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JOHN BULL

Vol. XII. No. 313 SATURDAY, JUNE 1, 1912. ONE PENNY

[Registered at the G.P.O. as a Newspaper.]

For meaning of this No. see Page III. of cover.

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY.

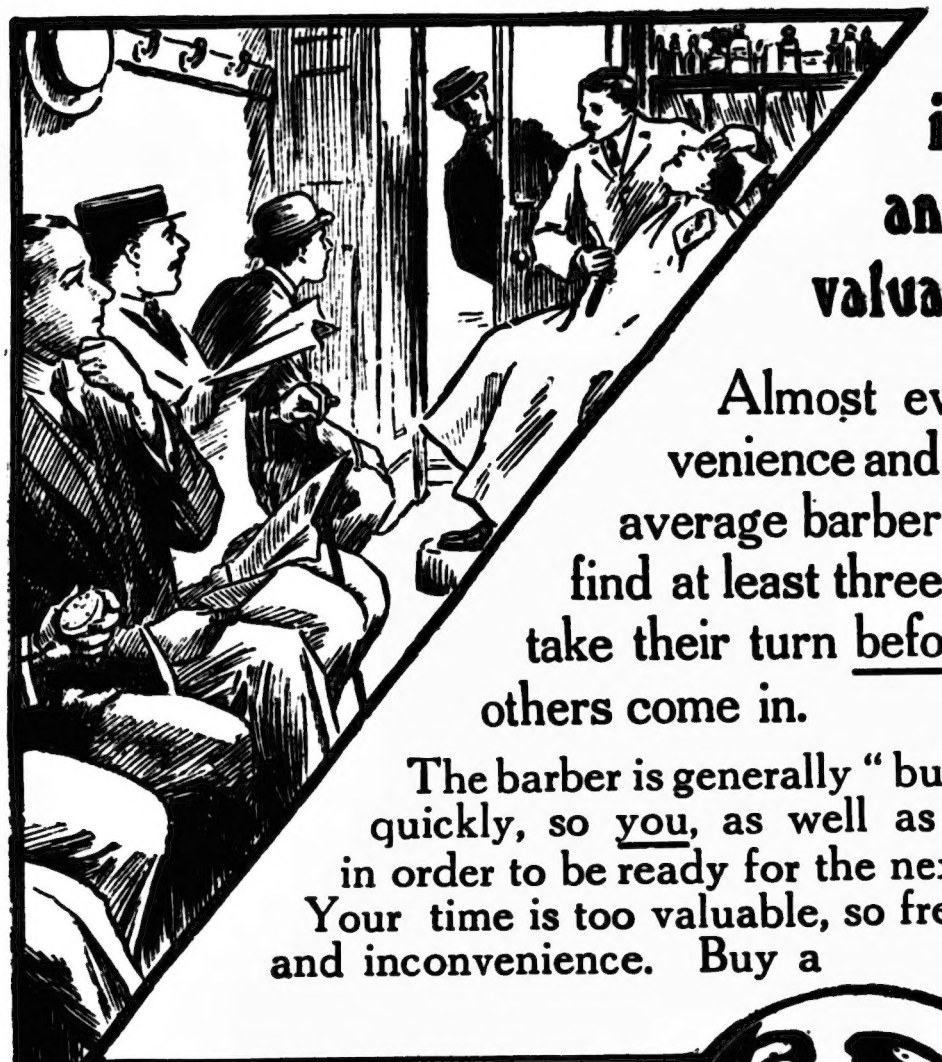
MISS
EVIE GREENE'S
SONG

Do you Remember the Last Waltz?

WORDS & MUSIC
GIVEN THIS WEEK IN

MRS. BULL

NOW ON SALE. BUY IT TO-DAY.



"Waiting to be Shaved" is a perpetual source of annoyance and waste of valuable time.

Almost every man knows the inconvenience and discomfort of a shave at the average barber's. Nine times out of ten you find at least three or four other "waiters" to take their turn before you—and while you wait, others come in.

The barber is generally "busy"—He must get his work done quickly, so you, as well as others are "rushed" through in order to be ready for the next.

Your time is too valuable, so free yourself from all this trouble and inconvenience. Buy a

and shave in comfort throughout your life. The CLEMAK has established its reputation amongst shaving men who, having tried other razors, find that irrespective of price the CLEMAK is the best.—It gives a clean, close, comfortable shave every time.—Prove our statement—Buy one to-day.

The CLEMAK Safety Razor is BRITISH MADE—simple—strong—durable. The CLEMAK Complete 5/- Outfit consists of Triple Silver-Plated Frame (beautifully finished), Self-contained Stropping Handle, and Seven Perfect Blades (these blades are made of the Finest Grade Sheffield Steel, hardened and tempered by a Special Electric Process); the whole contained in a case, size 2 ins. by 3¾ ins.

We also make a specially finished case containing twelve carefully selected CLEMAK Blades, an extra heavily silver-plated CLEMAK Frame, CLEMAK Stropping Machine, and a superior Velvet Hide Strop.

Price Complete 10/6.

Obtainable from Cutlers, Ironmongers, Stores, etc., or post free direct from CLEMAK RAZOR CO., 17, BILLITER STREET, LONDON, E.C.

Buy a CLEMAK Safety Razor To-Day — and it will prove your friend for life.

JOHN BULL.

Politics without Party—Criticism without Cant:
Without Fear or Favour, Rancour or Rant.

Vol. XII. No. 313. Week ending Saturday, June 1st, 1912. One Penny.

IMPORTANT NOTICE.

Letters must be addressed to the Editor or the Publisher, at 93, Long Acre, London, W.C., according to whether they relate to Editorial or Business matters.
All editorial inquiries MUST BE MADE BY LETTER.

TO ADVERTISERS.

All applications for advertising spaces to be made to Messrs. Odhams Ltd., Advertising Dept., 93, Long Acre, London, W.C.

SPECIAL NOTICE TO LONDON READERS.

EARLIER PUBLISHING DAY.

Commencing with next week, the London and Greater London Editions of JOHN BULL will be published on

WEDNESDAY MORNING INSTEAD OF THURSDAY,

as hitherto; and we hope shortly to be able to expedite the publication of all Editions throughout the United Kingdom.

THE WORLD, THE FLESH, AND THE DEVIL.

[*The Editor discourses upon passing events and topics of the day.*]

SOUTH HACKNEY.

Elsewhere we give our impressions of the lesson of the recent election. Now that the contest is over, we realise that we have really resigned, and that "South Hackney" has ceased to connote anything special in current political parlance. It is all very sad. But there it is.

THE PARTY VIEW.

From a purely Party point of view, here is the effect in a sentence. The Conservative candidate polled 1,500 more votes than at the last election, and 500 more than at the previous one, and the Liberal majority—orthodox and unorthodox combined—has fallen from nearly 4,000 to 500. Deduct from the 4,000 as many as you like for the transfer of the Personal vote, and then account for the rest in the best way you can.

THE FUTURE.

We left the Division, from a Party point of view, as we found it. The two sections of the Liberals are once more united. If they fall out again, it will not be our fault. If, and when, we return, therefore, we shall have to fight the two old parties—or fight under the banner of the one through whom we may decide the principles of Business Government may best be applied.

THOSE LAWYERS!

Did you ever read anything cooler than Lord Mersey's ruling about taking evidence as to life-saving appliances? "What is the use," said his Lordship in effect, "of taking up time with technical matters *which I shall not understand*?" What are the "expert" assessors for?

BRAVO, GOSLING!

And three cheers for Gosling for declining to have lawyers at the Transport Strike enquiry. It is quite bad enough that the Commissioner should be a lawyer. When will the workers understand that they must look to Business men for any practical solution of the Labour problem?

THE REVOLUTION.

The industrial revolution is clearly upon us. Even the leaders of the men cannot delay it. We were discussing the subject a fortnight ago with Ben Tillett, who put the next upheaval in the autumn—yet within a few days he was controlling another strike of the Transport workers! We shall soon have forgotten all about Home Rule and Welsh Disestablishment and the Insurance Act, in our efforts to insure our own homes against being disestablished.

HEARTLESS IMPUDENCE.

In announcing their profits—upwards of a million sterling—for last year, the Directors of the White Star Line shed a few crocodile tears over the *Titanic* tragedy, and then indulge in this piece of heartless impudence. "They would also take this opportunity of saying that, *as in the past*, nothing shall be wanting in their efforts to protect those who travel by the steamers of the line, *by having every precaution taken to ensure their safety.*" We suggest that some shareholder should move an amendment to the Report by adding after the word "those" the word "directors."

JUDGES' PROMPTERS.

The Government is showing a certain shrewd prudence in its attitude towards "political offenders." The Suffragettes are undoubtedly very numerous, as well as noisy, and they were treated with amazing indulgence until it became clear that they could not seriously affect elections. Now the activities of their leaders have been stopped for a period, and the sheep without a shepherdess will be dumb for all practical purposes. In the case of Tom Mann, the sentence was more dangerous; the hubbub soon sufficed to reduce it from six months to two, and the Syndicalists have only themselves to blame that they did not secure immediate release.

A FAMILY MOTTO.

The family motto of the Duff Gordons is *Virtus et opera*. Perhaps some of our readers who are Latin scholars will translate it for us.

"Can you Hit the Bull's-Eye?"—*See page 714.*

An Unprofitable Prophet.

Mr. H. G. Wells is more convincing as a writer of romance than as a political preacher. His series of articles in the *Daily Mail* has, no doubt, attracted a good deal of attention, but that is rather due to his personal celebrity and the interest of his subject than to any novelty in his views. His case against the Party System, though true enough, amounts to little more than a weary repetition of what we have been saying for a great many years. Perhaps his best point, also an old one, was made by emphasising the irritation which the luxury of the rich must always cause to the starving poor. You may argue as much as you like about the rights of property, and prove their sanctity from the writings of political economists and other sanctimonious prophets, but the ragged, homeless man will still think it a shame that his neighbour should loll in luxury. When we say, "Wanted, a Man," we also mean, "Wanted, a Remedy."

Lascars Aboard Ship.

Most people will have noticed in connection with the *Titanic* and *Oceanic* inquiries that the ships' officers seem to speak of events with considerable mental reservation; they are not exactly gushing about the facts. Is this due to their present and prospective relations with the owners? Consider some answers given by Mr. H. G. Wilding, second officer of the *Oceanic*. "Was not the real reason that Lascar crews are useless in cases of emergency?"—"No, I should say they are all right." "Would you prefer a European crew?"—"No." "Do you mean that?"—"Yes." Mr. Wilding may be thinking of Lascars as against Spaniards, Greeks, Italians, and Portuguese; or he may be thinking that it would be discourteous for him to prefer Britons when his owners prefer Lascars; or, of course, he may conscientiously believe that in times of crises, when brave men of cool nerve are needed, Lascars are the best seamen in the world. But somehow this is not the impression he makes on us.

Wanted, a New Nut-House.

We do not always envy persons in high places. What a nuisance it must be to have to acknowledge all the crazy communications which reach them by every post. Here is an extract from some printed doggerel for which the author received a reply from the King:

> Satanic by nature, *Titanic* by name,
> But on your first maiden voyage
> Across the Atlantic ocean,
> By icebergs ensnared soon ended your game.

We will gladly give a prize to anyone who can interpret, parse and scan this nonsense. Who was "Satanic by nature"? There may be many answers to that. But who ended what game? And what is the contrast implied by the word "but"? There really ought to be special padded cells as well as close seasons for illiterate poetasters.

Malatesta.

Malatesta has at last been laid by the heels. A dangerous "international," suspected of being at the bottom if not at the top of Anarchist exploits the world over this man, who ran an engineer's shop in Islington, has been sentenced to three months' imprisonment and recommended for deportation for a criminal libel on a compatriot. The result is that he will be sent away with hardly a bit of dry land across the seas on which to set his foot. Every country in Europe waits to clap him into one of its gaols. Australia, Canada, the United States, South Africa are barred against him. If this were all—if Enrico Malatesta, known to every police bureau in the world, were driven to live in a boat on the high seas, few people would weep.

A Judicial Mistake.

What we are afraid of is that this heavy blow, struck at one of the greatest of the Anarchistic gods, will not be allowed to pass without retaliation by the faithful. Almost alone in Europe Britain gives asylum to known Anarchists, and, to do them justice, they have respected their asylum. They have not made war on Britain; our greatest have gone about in the land untouched of their hands. Now we have struck in this way at Malatesta, and not for an Anarchist crime. This seems to us a judicial blunder. Until he forfeits his privileges of hospitality, we prefer Malatesta in Islington and Soho to Malatesta away and his Anarchist friends still with us. Evidently the three months is for the libel—the offence with which he was charged; and the deportation for being an Anarchist—an offence with which he was not charged.

The Judge, Not the Husher.

Here is an incident of the Law Courts. Counsel in the case of Memory *v.* Moore applied to Mr. Justice Scrutton for an adjournment the other day—sweetly and coyly mentioning that "if the defendant did a certain thing nothing more would be heard about it." This would not do for his lordship. "I don't think this is a case in which there should be any hushing up," he remarked. "The action is brought against the Rev. Norman Vanner Moore, who appears to be a clergyman, for breach of promise of marriage, and there is also another claim." Will somebody now inform us, please, who is the Rev. Norman Vanner Moore, where is his living or his curacy, and what is the story?

Cold Storage.

The findings of the jury in the case of Powell against the Junior Army and Navy Stores puts upon the Stores a grave responsibility. The plaintiff was a clerk, and he alleged he had contracted consumption as a result of working in the Stores' office under insanitary conditions. This the jury found to have been the fact, but they also found that the proprietors of the place were "unaware of the insanitary conditions"—which is curious; also that the plaintiff agreed to incur the risk of continuing his employment in the office—which is absurd. If a person entering employment in a man's office may be assumed to stipulate for anything it is certainly that the place shall not be injurious to his health. The manual worker is protected by statute; the poor clerk is presumed to agree to injurious conditions he has no power to improve. Though Mr. Powell lost his case, we trust it will somehow get to the House of Lords—where these things are often put right. And what about an extension of the Factory Acts to offices? Meantime, a Baker-street reader has sent us a postal order for 2s. 6d., with the suggestion that we should open a fund for the benefit of Mr. Powell. What say our other readers?

Picture Shows, Sundays, and Charity.

We have never been able to see why, as a condition of being allowed to open his picture show on Sunday, a man should be compelled to devote his receipts to charity. However, this being the condition imposed by the London County Council (which, of course, is proof positive that they see no harm whatever in the Sunday performances), we are not so simple as to believe that charity takes all. Even so, the result for London is excellent, £15,247 having been realised during nine months. Think of the shows beating the churches!

"Can you Hit the Bull's-Eye?"—See page 714.

An Ilford Case.

A libel case has just been decided in the Ilford County Court. What the libel was does not matter; what does matter is that the plaintiff, a police sergeant, recovered £100 and costs from a newspaper, and then he claimed further damages because the proprietor of a little newspaper shop sold a few copies of the paper and published a poster. "She did not know there was a libel in the paper and there was nothing to attract her attention to it," was the defence. Of course not; it would have been an iniquitous thing if the duty of examining every paragraph in every newspaper he sold were to be cast on a newsagent. The policeman had to be content with the damages he had already got. The verdict carries the costs, and we trust the adventurous police sergeant will have learnt a useful lesson.

A Plea for the Preparation of Impromptus.

The speeches of monarchs are drawn up by their ministers for Parliamentary purposes; by their secretaries for official dinners, the reception of addresses and other ceremonial functions. Would it not be well, now that reporters are apparently ubiquitous, if royal conversation could also be prepared in advance by conversational experts? Nothing can be more difficult than to keep up a flow of intelligent and original remarks while perambulating an exhibition or flower show, but no serious effort seems yet to have been made to grapple with the many and difficult problems of the case. We once had the honour of accompanying the Emperor of Austria on his rounds at the opening of the Budapest Exhibition, and we noticed that he had one formula only at every stall: "*Schön! Wunderschön!*" Not even "*Szep! Nagyon szep!*" the Hungarian equivalent of the same profound thought. Similarly King George seems largely to have contented himself with the exclamations "Beautiful! Beautiful!" and "Wonderful, Wonderful!" while going the round of the Horticultural Show the other day. We do not profess to know what else he could have said, but we have little patience with the snobs who bring their fierce flashlights to beat on these homely, kindly commentaries.

Hull City Mission.

Judging by the General Receipts and Payments Account, the Hull City Mission is doing a noble work—the subscriptions, donations, and collections for the year ended December 31st, 1911, amounting to £910 19s. 8d., and the salaries to £782 11s. It is only fair to add, however, that £30 4s. 2d. was spent on guides and Testaments, £20 5s. 11d. on the annual tea fight, and £15 16s. 10d. on tracts. So that's all right.

Wanted, A Post Office.

From Portsoy, in Banff, comes a wail that sets us all a-quiver. The gravamen is that "the post office here is in a druggist's shop. Cullen is just the same size of a place, yet it has a post office for postal work. Why should Portsoy be behind Cullen? The letter box here is not like the usual; it——" We know by instinct what else Banff is going to tell us; Banff is going to tell us that the druggist's shop stands with its mouth open for people to drop the letters in, that on dark nights they miss it, that—yes, we thought so. "I consider it a disgrace," says our correspondent, "also on dark nights one has great difficulty in finding the place to put letters, etc., into, as there is no light." Banff is hereby advised to petition the Postmaster-General for a Post Office, and the local authorities for electric light. The result should be a pillar box and tallow candles at least.

Water Famine at Rathven.

Rathven is in a bad way, too, and curiously, or let us say coincidently, Rathven is also in Banff. For several days there has been no water at the hospital "to flush out the closets or for cooking purposes, and it had to be got from the new cemetery." In this dilemma our rev. brother M'Kee had a graund an' upliftin' inspiration at the last Parish Council meeting. "Let us put up a tank," said he, "and pray for rain." But surely it would be cheaper to wait till the rain comes, and then pray for a tank!

A Scotch Pooh-Bah.

Chief Constable George has been appointed Inspector under the Shops Act by the Kincardine County Council, with prospects of being appointed Shops Inspector "to the various burghs as well as for the county on the basis of a joint fee." As Mr. George is already Chief of Police, Prosecuting Fiscal for Stonehaven, and Directing Chairman of Stonehaven Gasworks, he will no doubt be rather busy presently. If not, perhaps the County Council will consider the advisability of appointing him Inspector of Milestones, Director of Level Crossings, Keeper of the Grand Robes, Warden of the Coat of Arms, and Examiner of Stamp Lickers under the Insurance Act. We are all getting so much inspected, controlled, advised, and directed nowadays that there will soon be a handsome job under Government for everybody.

A Church Army Case.

A month or two ago we addressed an Open Letter to the Rev. Mr. Collier, director of a Manchester religious Mission, concerning the cruel working of unfit horses belonging to it. Now the Church Army figures in a case before the Manchester magistrates—one of their men driving an emaciated horse dragging a load of firewood, and the officer in charge of the Home trying to shuffle out by saying he did not understand horses and did not see it before it was taken out. Mr. Howarth, the presiding magistrate, described it as a disgraceful case, inflicted a fine, and ordered the poor suffering brute to be destroyed. As he said, "a philanthropic institution should set an example to the public in these matters."

The Duke and the Diapason.

Here is a pertinent enquiry for His Grace the Duke of Beaufort. An advertisement recently appeared: "Secretary wanted. Must thoroughly understand company work. £100 must be invested later on. Principals only to address C. D., Box 5874, Postal Department, *Daily Telegraph*, E.C." An application brought a reply on the notepaper of the Imperial College of Music. On it were printed the words, "Patron: His Grace the Duke of Beaufort," presumably to inspire confidence. The date of the letter was given vaguely as April, 1912, from which we gather that a number of copies are kept in stock—indeed, so large a number that there is no time to insert the day of the month. The letter, signed "H. M. Heard, M.A.," stated that two secretaries were required, one for the Imperial College of Music and one for the Diapason Company, "both of which are shortly to be incorporated." Now here is another suspicious circumstance. Applications, accompanied in each case by a deposit of £5, are to be sent, not to the Imperial College of Music, nor to its patron His Grace the Duke of Beaufort, nor even to the Master of Arts, but to the Diapason Company. Will the Duke kindly tell us all about this enterprise? So far, we can gather only that its address is 18, Featherstone Buildings, Holborn.

"Can you Hit the Bull's-Eye?"—*See page 714.*

What About *our* Windows?

The charm of the suffragettes is that they are so bewildering. Nothing seems to anger them more than to hear of kindness from the male to the female sex. "Boats for women!" is an exclamation which will always drive them to hysteria at their meetings. Now we have Dr. Ethel Smythe protesting against a husband's devotion to his wife. It appears that Mr. Harcourt said he would not object to women having the vote if they were all as intelligent as his own wife. "That," says Dr. Ethel, "was the most impertinent thing I ever heard in my life, and it was most fatuous, as if he had had the pick of the basket." We always thought it was the duty, if not the pleasure, of a husband to regard his wife as the first woman in the world, but if Dr. Smythe had her way he would turn his affections in other directions. Then, perhaps, she would be gratified with a grievance.

"Anyone Seen Kelly?"

Our letter-bag shows that confusion of mind is not restricted to Government offices. In an envelope addressed "Mr. John Bull, Horatio Bottomley," we found a postal order for 2s., a portion of our cover, considerably the worse for wear, a piece of tape, and the following convincing communication: "To Mr. dand Kelly May the 20, Kelly Send on they value of 30 Shilling please Kelly." The florin has been earmarked towards publishing the banns of marriage between Jim Crow and Jane Ann, but the tape is scarcely long enough to bind them securely together. As Mr. Kelly gives us no address, we hesitate to confide the 30s. he requires to the tender mercies of the Post Office.

Sauce from the Goose.

The tube companies have been guilty of a gross impertinence which we trust may some day bring them within the reach of the law of libel. While embarking upon one of their desultory journeys the other day, we noticed near the booking-office a blackboard with the triumphant announcement that someone had been fined £6 for robbing an automatic machine, and someone else had been fined £7 with the alternative of two months' imprisonment for attempting to travel for nothing. To emphasise these warnings there was also a crude cartoon representing a shock-headed man in the dock being bullied by a magistrate and various officials for some offence against the bye-laws of the company. Surely this is not a very pleasant way of persuading people to patronise this means of locomotion. We shall soon see pictorial and other notices in restaurants to bring home the frightful consequences of omitting to declare the amount of bread consumed or of failing to tip the waiter becomingly. What would be said if aggrieved passengers employed sandwich men to walk about outside tube stations, proclaiming the shortcomings of tube transit, the insolence of the officials, the dilatoriness of the lifts, the overcrowding and elusiveness of the trains?

Shops Act Amenities.

Here is a notice appearing in the window of an Oxford shop:—"Owing to the interference of 365 idiots at Westminster, we are compelled to close this shop at 1 o'clock on Thursdays. What a pity they have not something better to do!" Hear, hear. But why 365?

The Old Sin.

We notice that "The New Sin," at the Criterion, is preceded by "The Kiss." Is it then so new?

Leeches and Horse-Leeches.

"The greed of the medical profession rivals that of the daughter of the horse-leech. Not content with torturing our pet dogs for the gratification of idle curiosity and collecting guinea-pigs almost as assiduously as guineas, not satisfied with the opportunities afforded by hospitals for gambling with the lives of the poor, they are now making an appeal that the bodies of criminals shall be handed over to them for inoculation with horrible diseases—perhaps even for vivisection. They complain cynically that medical research is hindered by the fact that they have only dead bodies and invalids on which to experiment. So they clamour for healthy and vigorous living subjects, whom they may infect with cholera, diphtheria, leprosy, and sleeping sickness. As an inducement to unsophisticated murderers, it is pointed out that they would have a faint chance of saving their lives. In that case, the old law of an eye for an eye and a tooth for a tooth would not be carried out. In other words, capital punishment would be abolished. More probably it would be merely superseded or preceded by torture. In fact, our medical friends want to revive the worst horrors of the dark ages." Thus says a sour correspondent. He is evidently a supporter of the Insurance Act.

Piety and Politics.

The Eton Mission is an organisation of smug and superior persons who desire to evangelise the poorer parts of London. Their journal has just been protesting against their Hall in Hackney Wick being let for a Liberal meeting, "a purpose which would be repugnant to the majority of those who paid for its construction." One would have thought that preachers of Christianity would be above political prejudices, and that they would be glad to add to the funds of their Mission by taking toll from all parties alike. It appears, however, that Eton predominates above Mission, and efforts to do good in what are called the slums must be restricted so as to avoid giving offence to such as are rich enough to send their sons to the public school.

A Pathetic Letter.

Here is one of the many pathetic letters which reach us daily in regard to the *Titanic* tragedy. It is from a bereaved Guernsey mother:—

> I am writing to you because I had a dearly loved son who was a 2nd class passenger on that terrible *Titanic*, and he is not amongst the survivors. You are the only one who is not afraid to speak the truth about that awful disaster, and it comforts me a little to write to you about it. Of course you cannot say much about it whilst the inquiry is going on, but afterwards I hope you will express yourself freely on the facts that have come to light. What about those incredibly inhuman people who refused to allow the boat they were in to go back and pick up some of the drowning people? Surely the last despairing cries of those poor creatures will haunt them for the remainder of their lives. The boat, too, was half empty. Oh, how can such things be! It is absolutely heart-rending! My dear, dear son! Then that captain of the *California*—to think they might all have been saved. My boy was only 22, and there were many others about the same age.

The Party Monster.

More disgust with the Party system! Hear what the editor of the *Irish Homestead* has to say: "We see, too, how . . . in politics . . . the personal intelligence and integrity of the individual are swallowed up in the tyrannous imbecility of the Party machine, which has not as yet succeeded in working so as to produce the effect of human intelligence, but rather terrifies like the uncouth monster created out of bits of men by Frankenstein in Mrs. Shelley's weird romance."

"Can you Hit the Bull's-Eye?"—See page 714.

EXCHANGE A ROBBERY.

"Is it true," asks a correspondent, "that your mouth has been closed by your receiving £1,000 a year as Steward of the Chiltern Hundreds?" We are sorry to say it is not. On the contrary, our acceptance of the office has left us poorer by £400 a year.

CRIMINALS AND COSTS.

The suffragettes having been ordered to pay the costs of their own prosecution, it seems only reasonable that the Crown should pay the cost of persons who have the good fortune to be acquitted. At present the Crown institutes proceedings on a pecuniary basis of Heads they win, Tails the prisoners lose.

THE LIMIT.

It is rather a long time since we read the Welsh Sunday Closing Act. Wherefore the Home Secretary will excuse us if we put a question to him. A few Sundays ago a Cardiff man paid a visit to the little watering-place of Penarth, about four miles distant. Arriving there, and "feeling the need of a refresher," he called at a local hotel, the "Esplanade." The usual question, "Where from?" was asked. This being satisfactorily answered, he was told to "sign the book." "When I went up to that book to sign it," he says, "I was amazed to find it presided over by a burly sergeant of the county police, who was severely watching the signature of each and every individual who wrote in it." Will the Home Secretary tell us whether (1) there is a clause in the Act compelling a *bona-fide* traveller to sign a book in charge of a sergeant of police before the proprietor of a hotel is authorised to serve him with refreshment; and (2) if not, will he instruct somebody to send that bulbous bobby about his business? Penarth isn't Warsaw.

THE WEEK'S "CHESTNUT":—

BOOKSTALL CLERK: "Won't you take this one, mum? Just out."

OLD LADY (*who has been turning over all the papers for the last half-hour*): "No, you don't seem to have got anything I haven't read."

B. C.: "Oh, yes, mum. I can *quite* understand that."

THE SHOPS ACT TO SMALL TRADESMAN: "LOOK HERE, OLD CHAP, I'LL GIVE YOU A TIP—CLOSE UP!"

"John Bull's" Biscuits.

["*Taking the Biscuit*" *has become a classic phrase, expressive of a satirical reward or recognition. In this column we present, in all good humour, the token to such of our contemporaries and others as may have distinguished themselves by some unconventional utterance or act.*]

For stating, according to the "Northampton Herald's" report of a meeting of the Brixworth District Council, that: "He refused to sign the second of the reports read because it CONTRADICTED *the report of the other Committee. In the one it said that the bed was* NOT CAPABLE *of doing its work, and in the other it was stated that it was* INCAPABLE *of doing so,"*

Mr. R. H. GILBY
TAKES THE BISCUIT.

For addressing, according to the "Shields Daily News," the following remarks to some juvenile offenders: "You are starting at the BOTTOM *of the ladder, and instead of going up you are* GOING DOWN,"

Mr. D. W. FITZGERALD, J.P.,
TAKES THE BISCUIT.

*For stating in a story published in the "Home Circle" that: "*WITHOUT A WORD *she walked away from him,* SAYING *coldly: 'I am not one to forget our bargain;'"*

"YELVA BURNETT"
TAKES THE BISCUIT.

For publishing the following redundancy: "The hall SEATS 1,000, *and* COULD SEAT MORE IF THERE WERE ROOM ENOUGH,"

THE BIOSCOPE
TAKES THE BISCUIT.

For stating, in the "Manchester Evening Chronicle" that: "Shortly after eleven a HEAVY SHOWER *drove the Lancashire amateurs, who had gone out to inspect the wicket, back to the pavilion. This would tend to* DRY *the ground, which was* DRENCHED *the previous afternoon,"*

"RED ROSE"
TAKES THE BISCUIT.

For stating, according to the "Freeman's Journal," at the hearing of a charge of shooting, that: "He (prisoner) FIRED *again, but I took the revolver from him and thus* PREVENTED *him,"*

THOMAS KENNEDY (of Fardrum)
TAKES THE BISCUIT.

*For issuing a bill bearing the words: "*COL. PEROWNE' AND LLOYD GEORGE FOUND DROWNED AT TOTNES,"

THE DAILY GAZETTE (Exeter)
TAKES THE BISCUIT.

For stating that, at the Olympic Trials, "the 400 metres proved the good thing it looked for Seedhouse, who, after going a FURLONG, *raced clean* AWAY *from the rest of the field, and won with plenty to spare comparatively fresh, though he did not go to the* FRONT *until the* LAST FEW MILES,"

THE UMPIRE
TAKES THE BISCUIT.

For stating in a story published in the "Daily Mirror": "*Isobel* LOOKED *round, and found she* COULD NOT SEE,"

"GERTRUDE CARR SMITH"
TAKES THE BISCUIT.

HALF-A-CROWN FOR EVERY "BISCUIT" PUBLISHED.

We give 2s. 6d. to the sender of every "Biscuit" published. Should the same "Biscuit" be forwarded by more than one competitor, preference will be given to the reader whose letter is first opened. In forwarding newspaper cuttings, sufficient must be sent to identify the name of the paper and date of issue.

"Can you Hit the Bull's-Eye?"—See page 714.

THE LESSON OF SOUTH HACKNEY.

LONDON APATHY TOWARDS HOME RULE AND WELSH DISESTABLISHMENT—OPPOSITION TO THE INSURANCE ACT—TIRED OF PARTY GOVERNMENT.

BY HORATIO BOTTOMLEY.

All the accounts—in all the papers, of both Party colours—about the enthusiasm of the electors was pure—or, rather, impure—invention. It was the dullest and most melancholy contest I have ever known; and but for my intervention during the last few days, the poll would not have exceeded 8,000 out of a possible 14,500. As it was, having regard to the early period of the year, the abstentions were startling—nearly 4,500 voters being unaccounted for. They simply would not vote. Except in my own personal meetings, and the final Liberal and Conservative "rallies," the halls were always half empty, and the moth-eaten Party platitudes fell so flat that many of the speakers gave up the attempt to interest the audiences. On one evening alone, no less than three Liberal and two Conservative meetings, for which halls had been engaged, were abandoned—in two cases absolutely nobody, and in the others scarcely a handful of people, turning up. Such was the real atmosphere of the election.

HOME RULE AND WELSH DISESTABLISHMENT.

If anybody tells you that either of these subjects aroused more than a languid interest in the constituency, he is running serious risk of going where all naughty people who tell stories go. I addressed one gathering of nearly 10,000, and another of about 3,000. In other words, I addressed nearly the whole of the electors. I also "looked in," on my way home on the night before the poll, at the final rally of the Liberals, at the Morley Hall. My main object in doing that was to say good-bye to the London Fields portion of the division, which my other meetings had not covered. But London Fielders were conspicuous by their absence; it was an *omnium gatherum* of "orthodox" Liberals—temperance reformers and Nonconformist elders.

My point, however, is that at none of the meetings was there much enthusiasm for the "great measures" now "before the country," whilst at two of them there was none at all. At the Morley Hall, I found my good friend Scanlan, M.P., doing his best (and his best is good) to rouse his hearers on the rights and wrongs of Ireland, but at my own demonstrations—they were more than meetings—they wanted none of these things. The truth is that the English public is now thoroughly reconciled to the experiment of letting the Irish people take their own affairs in hand and thus putting an end to the "Irish question." What the relations as between Ulster and the rest of the country should be is a matter they prefer to leave those two sections to settle between themselves. That they *will* have to arrive at an agreement is an indispensable condition of any permanent solution of the problem; and I do not regard such agreement as beyond the possibility of statesmanship. The *real* danger is the Parliament Act, which I have always declared is calculated to kill *any* Bill of first-class importance. As regards the Church in Wales, nobody in Hackney, at any rate, with the possible exception of half-a-dozen Welsh electors, takes even a passing interest in the subject. Wales is to the average London citizen a foreign country, and as none of the spoils of disendowment can come his way, he looks on the scramble with apathy.

THE INSURANCE ACT.

But it was very different with the Insurance Act. This *does* touch the South Hackney man's pocket. Now, the Hackney man is a very level-headed chap, and when anybody, whether in the House of Commons or on the racecourse, offers him "ninepence for fourpence," he is on his guard, and he at once realises that the only certain fact is that *he* has to shell out the fourpence, and when you say that the next threepence comes from his employer, he says, "Ah, I thought so—and what is to prevent my employer getting his threepence back, in some way or other, out of *me*?" Then you tell him that "the State" finds the remaining twopence. But the South Hackney man has been hearing a lot of plain, commonsense talk about politics during the past ten years, and he says, again, "The State—that's *me*," and you can't argue him out of the notion. Besides, he is already in some club or society, and is fairly well satisfied about the risk of sickness and the expenses of maternity; and unemployment—his real trouble—you do not touch, so far as he is concerned. And so he says, "Take your Act away, and leave me alone."

THE PARTY SYSTEM.

But it was the stupid extravagance on each side which emphasised my familiar indictment of the Party system. Bewildered by the conflicting "facts" of the various speakers, and the literature of the respective sides, and weary of hearing one set of "leaders" belauded to the skies as heaven-born statesmen, and the other consigned to perdition as hell-inspired traitors to the country, the South Hackney man called a plague on both the houses, and, in the end, either abstained from voting or decided his action by a rough-and-ready theory of voting for "the best man." In which course I did my best to help him.

MY OWN ACTION.

And this brings me to my own part in the contest. It has been much misunderstood. I was without enthusiasm for either candidate. They were both too thickly tarred with the Party brush. But I had a vote, and that entailed the obligation of using it. You see, an electorate is not like a jury. You can't disagree *and have a new trial*. Otherwise I should have been disposed to have said to my friends, in the words of a famous judge in a well-known case, "Gentlemen, if you believe the plaintiff and his witnesses, you will find a verdict for the plaintiff; if you believe the defendant and *his* witnesses, you will find a verdict for the defendant; *but if, like myself, you don't believe either of them*—well, then you had better find no verdict at all—disagree and let them fight it out again, or settle the matter between themselves." But putting aside the addresses of both candidates as equally true and equally false, I found that one of them had been actively engaged in business in the City for many years, and that the other had but recently returned from the Argentine, after a long absence. And then, too, I confess that I felt a little sorry at the spectacle of the old Liberal party of the Borough being split into two hostile factions all through me—so I decided to give Morison my vote, and to tell my own Committee what I was doing. There is the long and short of it. Thus, from a Party point of view, I leave the division as I found it.

"Can you Hit the Bull's-Eye?"—*See page 714.*

THE BOGUS BOARD'S "GNAT."

A FARCICAL INSTANCE OF OFFICIAL RED TAPE.

A curious example of the Board of Trade's habit of "straining at a gnat and swallowing a camel" is supplied by its remarkable tactics in dealing with three small motor boats on Rudyard Lake, in Staffordshire. This piece of water is three miles long and one-eighth of a mile across, and for years the proprietor of the boats had carried passengers without the slightest mishap, though if anything should occur they could be landed at the side of the lake in two minutes. The boats, which are of the tub-like shape to be observed on most pleasure waters, comfortably carry from thirty to forty-five passengers, but in the spring of last year the owner was informed by letter from the authorities that "Section 267 of the Merchant Shipping Act, 1894, is applicable to Rudyard Lake, since it provides for the case of 'every British steamship carrying passengers to, from or between any places in the United Kingdom,' and for the purposes of the Merchant Shipping Act, a motor-boat is a steamship. It will therefore be necessary for you to have a passenger certificate if more than twelve passengers are carried, and should you desire to carry more than this number, application for survey should be made to the Principal Officer, Board of Trade Surveyors' Offices, Canning Place, Liverpool."

The result of this extraordinary restriction is that at holiday times a special constable has to be stationed to turn off the boats everybody in excess of the twelve, the patient officer having to pocket the derision of the crowd, which thinks he must be mad. The result, however, to the unfortunate owner is far from laughable.

If the public were in danger it would be another matter. But the real risk at such holiday resorts is, of course, with rowing boats, the occupants of which sometimes lark about or endeavour to change seats.

The owner at one time thought of taking out the required certificate, but upon making inquiries was informed that he must send £4 with his application, and then a *blank cheque* for the authorities to make out for any sum they liked! He, with us, sighs for a Business Board of Trade.

"PITY THE POOR BLIND."

HOW CHARITY GOES ASTRAY.

A huge field for investigation is presented by the administration of charities. The more money given or bequeathed, the greater the army of mercenary and pettifogging officials. Take the case of the blind. It appears that some £2,000,000 has been left for their relief, and in most instances no restriction as to good behaviour or blameless reputation was imposed, but the trustees of the various funds have made so many difficulties that the money is almost unattainable by the poor folk for whom it was intended. In nearly every case the applicant has to answer such questions as these:

Are you subject to fits?

Have you ever been in receipt of parish relief?

Have you ever pushed a barrow in the streets for your living?

And an answer in the affirmative to any of these questions entirely debars the applicant from obtaining relief.

There are 157 institutions for the blind in this country, and they employ some 8,000 persons, but the average wage of these is considerably less than 10s. for a week's work of fifty or sixty hours. Moreover, many of the institutions sell goods made in Germany, or at any rate by people in possession of their sight, and lead purchasers to believe that the goods are made by the blind.

Apart from honesty and philanthropy, it is to be remembered that there are at least 10,000 blind paupers who have to be maintained out of the rates.

We shall be grateful for any further information which may help us to investigate this shameful scandal.

DERBY SWEEPSTAKES.
PUBLIC WARNING.
SEE PAGE 716.

"SOOTHEEN" SYRUP.

A SKIN TREATMENT BY PALMS WHICH ITCH.

We have been shown a somewhat "sticky" effusion, sent by a reader who responded to an advertisement in a weekly paper inserted by "Sootheen, Ltd. (Department 2), 452, Stretford Road, Old Trafford, Manchester." The announcement by this concern offers "the best skin treatment extant and the most hygienic." "Department 2" may be disregarded by searchers after truth, as it denotes the title of the particular treacled sheet which arrested the steps of the unsophisticated fly. There are, however, several other little points which are worthy of notice. The "J. C. M." who addresses the stranger inquiring regarding the marvellous treatment as "Dear Mrs. So-and-So"—a gratuitous little personal touch evidently bestowed in the hope of achieving a "touch" of a more pecuniary character—signs himself "per pro. Sootheen Ltd." It seems to us very unusual for a person claiming to hold power of procuration to execute a document in this casual fashion—especially as somebody bearing the initials "H. S." also appears to be similarly endowed. However, possibly in such matters the "Sootheen" quacks are a law unto themselves.

The form supplied does not disclose the name of the medical expert who must devote anxious days and nights to the study of the cases of sufferers, it merely stating that the answers to the questions put will help "us" to arrive at a correct diagnosis. Possibly the explanation is to be found in the fact that the burden of the arduous duty is too heavy to be borne by any one specialist—however eminent. The only persons responsible appear to be:—

Henry Stephen Slade, The Cottage, Washway Road, Ashton-upon-Mersey, Accountant.

Frances Susan Slade, same address, married woman.

Henry Stephen Slade, same address, Accountant.

Thomas James Seagrave, Singleton Villa, Whalley Avenue, Sale, Mantle Manufacturer.

Charles Samuel Slade, Abbey Lea, Bennett Road, Crumpsall, Manchester, Mantle Manufacturer.

Sophia McElroy, 7, Northumberland Street, Higher Broughton, Salford, Married Woman.

Of these, Henry Stephen Slade, Thomas James Seagrave and Charles Samuel Slade have been chosen for the high office of Directors of the Company.

As a last inducement to have a course of "Sootheen" treatment is offered "the Sootheen card of health hints *and others*." Doubtless anybody who is so foolish as to fall into the trap will get the "others."

FROM CAVALRY TO HOUSEHOLD BRIGADE.

THE WOES OF AN ARMY RESERVE MAN.

One of our readers tells us that having left the Army he applied to the National Association for Employment of Ex-Soldiers, 119, Victoria Street, S.W. A situation advertised there read as follows:—"Man wanted to look after a flat. £1 a week and live out." He applied for the job and got it; and the following were his duties:—7.0, light circulator, put on kettle, prepare breakfast; 8.0, take breakfast in, turn on bath water and call Miss S., dust and tidy Miss J.'s room; 8.30, polish and dust hall, clean brass on front hall door; 9.0., have own breakfast, clean boots; 9.45, dust dining-room and polish floor; 10.30, dust and sweep Miss S.'s rooms, make bed; 11.30, start room that is to be turned out; 12-1, go out to dinner; 1.0, clean bathroom, polish floor and clean bath, clean lavatory, clean floor of Miss C.'s room, lay fire; 2.30, finish turning out room; 4.0, prepare tea, sweep and dust kitchen, wash up breakfast and tea things, have own tea; 6.30, clean steps, fill coal scuttles, dust and sweep green room, take rubbish down to bottom. *Days for turning out rooms*—Monday, Miss C.'s room; Tuesday, Miss S.'s rooms; Wednesday, Miss J.'s room, bath-room and lavatory, dining-room brass; Thursday, dining-room; Friday, kitchen, clean silver, small bedroom; Saturday, green room; Sundays, come and get breakfast for 9 o'clock, then do bed and bath-room; is free to go then. Always answer front door.

In the evening we presume he did needlework.

"Can you Hit the Bull's-Eye?"—*See page 714.*

THE YANKEE CAPTAIN'S TALISMAN.

A TRANSPARENT TRANSATLANTIC TRICK.

Who is Captain Walter I. Rand, of 276, Tremont Street, Boston, Mass.? He seems to be sending out circulars broadcast in this country, beginning "Dear Friend," just like a watch-and-chain trickster. Adopting the diction of Dickens, he says he has been requested by a "mutual friend" to send a book referring to the wonderful story of his life "while in India and the Orient"—two very different regions, of course, from the Yankee point of view. This biography turns out to be an advertisement of a "mysterious lucky stone," which has been "worn and known as the only true lucky stone for thousands of years by the high-caste people of India—Hindoo, Parsee, Singalese, and others." He secured some of these during his travels, but has only a few left. Still, he is generous enough to offer one to his unknown friend. At the same time, his delicacy makes him hesitate, so he makes the proviso that "you will enclose One Dollar, so that I won't be sending you the stone merely as a matter of charity." He ends by trusting that he "may be the means of placing you in communication with the finer forces that surround us all, and thereby change your worldly conditions." In these circumstances how comes it about that nearly every post brings up a copy of his printed circular? Nor does the huge number of his printed testimonials convince us of the rarity of the stones. Still, some of the evidences of luck following the receipt of his gift are amusing. "After wearing the same one week I found 30 cents," one young lady writes enthusiastically. Another young lady says, "I have had more money since I received it than I ever had before in my life." It is unfortunate that we do not know how much she had before and how she gets the money. One lady writes, "When I look at my stone I am shaken up from head to feet." Even debts become easy of collection. There is a fine unanimity about all the letters. Indeed, they might almost all have been written by one person.

THE ACCUMULATION OF RELIEF FUNDS.

HOW £7,000 WILL BE DIVERTED TO UNINTENDED PURPOSES.

Whilst the question of the ultimate disposal of the huge funds raised by public subscription for the relief of sufferers in great national disasters is being discussed, it is interesting to note what has been done in some cases in the past.

In 1886, when the whole of the men of the St. Anne's-on-Sea and eleven of those of the Southport lifeboats were drowned in their attempt to rescue the crew of the German barque *Mexico*, a national subscription of over £26,000 was raised for their dependents. The fund was divided between Southport and St. Annes, the sum of £13,423 being allocated to the latter, and according to the first balance sheet, issued in December, 1887, it appears that in the year £12,375 was invested in railway and corporation stock, £548 was paid to annuitants, £10 went in incidental expenses, £81 was contributed towards the erection of a monument at Lytham, and the balance was deposited in the bank.

Subsequently the income derived from the investments increased, whilst the amount paid to annuitants gradually decreased, as the recipients became fewer, until last year the income actually exceeded the expenditure by £20. The last balance-sheet issued shows a credit balance of £7,156. The total income from investments has been £7,004, and the total amount paid to annuitants has been £12,46¾. There are only four or five beneficiaries still remaining, and the question naturally arises—what will become of the balance of not less than £7,000 when the payment ceases?

In this instance, a very peculiar arrangement was made, when the fund was started, regarding the disposition of the residue. The National Lifeboat Institution agreed that if the sum raised was not sufficient to meet requirements, they would continue to pay the amounts due; but if the fund was more than sufficient, it was arranged that the balance would be handed over to the Lifeboat Institution. We congratulate the Institution on their business acumen.

PRISON REFORM.

MANUFACTURING CRIMINALS.

By "A Victim."

It has been for many years an acknowledged fact—apparent to all those connected with or interested in the subject—that, as things are, there is an entire absence in 99 cases of every 100 of any amelioration being produced on prisoners. In fact, statistics show most undisputably that the effect of imprisonment is in every way degrading, and prisons have proved themselves to be training places for the development of criminals. It is absurd to even suggest that this is due to the bad material.

The authorities at Whitehall—though they may have the best intentions at heart—cannot pretend to be unaware of this. They are deaf to suggestions of improvement, and appear to be perfectly satisfied with carrying on these manufactories for turning into the hardened sinner those who have erred once. The minor prison officials have long been disgusted with their duties—*vide* their own magazine—and are as anxious for reform as those outside who are endeavouring to bring it about.

The clogs to the wheel are the Commissioners. The separate confinement produces mental depravity, destroys all self-control, and has been condemned since the days of the old Millbank Penitentiary. On April 1st last, after six or seven years' hard agitation, the prison officers gained one hour less duty, and the prisoners' separate confinement was proportionately increased. What a way of doing things! The Standing Orders are probably the most contradictory lot of nonsense ever produced, but they form a splendid protection for the Commissioners.

A prisoner was recently told by an officer that he ought to have done a certain thing. "But," said he, "Mr. ——— ordered me not to, so what am I to do?" "You must obey them all, like I have to," said the officer, who had fourteen years' service, and knew his job. Were the writer asked to plan a system whereby human beings were to be entirely unfitted to take their places in the world, he would get a book of Standing Orders for H.M. Prisons.

After inviting from the various governors of prisons, suggestions for a pattern of new overcoat for the officers, one was adopted and issued, but within a few weeks alterations were made as to buttons, ornaments, etc.!

Is it possible—in these days—that an unconvicted person can be confined in a place the size of a linen cupboard for six nights and seven days, without fresh air, adequate light or ventilation?

"LEGAL ADVICE GRATIS."

A GIFT HORSE WHICH SHOULD HAVE BEEN LOOKED IN THE EYE.

It will be remembered that on March 23rd and April 20th we gave the experiences of readers who had been induced by the offer of "legal advice gratis" to consult the "Legal Aid Society," of 184, Regent Street, which appears to be run for the benefit of Mr. T. Hugh Horwood, a solicitor of the same address. Our correspondents complained that, so far from the advice costing them nothing, their bills were very heavy for unsatisfactory services rendered to them by that gentleman.

Another instance of this has now been brought to our notice. Seeing the "Society's" usual touting advertisement in a Sunday paper, a reader—though evidently one of very short standing, or an inattentive person—called at its office and was, as customary, handed over to the tender mercies of Mr. Horwood. That "officer of the Court" charged him £2 2s. for perusing some papers and giving his opinion on a case—he evidently drawing a very convenient distinction between an "opinion" and "advice," though the result of his cogitations was not given permanent shape in any document. This, however, the client does not take exception to, as he considers it would have been a waste of good paper to have committed it to writing.

When the mouth of the gift-horse, Horwood, asked for the two guineas, the applicant for "advice gratis" should have fixed him with his eye and told him of a place where he could consort with other hoofed and tailed creatures.

"Can you Hit the Bull's-Eye?"—*See page 714.*

"PRESENT ADDRESS UNKNOWN."

ONE OF THE DANGERS OF THE "ON RECEIPT OF THE LAST INSTALMENT" SCHEME.

A Sheerness reader in January last responded to an instalment advertisement inserted in the press by "Baker Baker," 184, St. George's Road, Glasgow. The terms were 3s. a month, but the purchaser had by February 20th paid 15s. on account of a 30s. parcel of goods. When, however, a further instalment was sent it was returned with the following letter, written on paper bearing Baker Baker's printed heading, above which had been stamped the words, "Sacret and Co., successors to":—

April 26th, 1912.

DEAR SIR OR MADAM,—We beg to inform you that we have purchased the stock of furniture, etc., of Baker Baker at the above addresses. Since taking up the business we gather that you were in course of paying instalments for certain goods or bales. We have not, however, taken over any such contracts, and to prevent misunderstanding, and in view of various inquiries from previous customers, we think it best to intimate that we are not accepting instalments for undelivered goods under contract with Mr. Baker, also if any are due by you you might kindly await instructions regarding them from Mr. Baker, whose present address, we may say, is unknown to us. We take this opportunity of expressing our regrets at any inconvenience caused by interruption of contracts with the former proprietor of the business.—Yours faithfully,

(Signed) SACRET AND CO.

P.S.—We return herewith your P.O. value 2s. received April 26.

This illustrates the grave danger of sending money to firms possessing no permanent address for goods which are not to be received until the termination of payments. In Baker Baker's advertisement, the following significant sentence is printed in large type:—"Money returned if not satisfied when you receive the bale." Persons who responded to it under the impression that the goods would be sent upon the first payment were thus liable to be very unpleasantly undeceived, and find that they could not get back their money if they were not content to continue instalments for a long period, in the trust that the articles would be duly sent and would prove satisfactory.

BANGOR BUMBLES.

THE INSOLENCE OF A JACK-IN-OFFICE.

Local government appears to be as contemptuous of business as any superior person in the neighbourhood of Whitehall. A correspondent at Bangor informs us that he received a demand note for district rates at 3s. 6d. in the £, which he presumed was for the working expenses of the borough. But he had already received a poor-rate demand for 3s., which embraced 1s. 2d. for such objects as free library, pier deficiency, borough fund, county council, general and educational purposes, cemetery, etc., none of which appears to come reasonably under the category of poor rate. In fact, only 6¼d. out of the 3s. was intended for the relief of the poor. This circumstance seemed to justify a polite inquiry about the 3s. 6d. district rate. But a reply came from the City Treasurer stating that "when estimates of the general district rates are laid, notices are given to ratepayers on all churches and chapels to the effect that the estimate for the general district rate can be seen at my office, after which no objection can be raised." We wonder how many of us ever trouble to look at the various printed documents which are hung up on the doors of churches and chapels. But even if this method of publication is to be accepted, there is no excuse for such curtness on the part of a public servant in response to a civil inquiry from one of his paymasters. Listen to this: "I am afraid that your ideas on this matter are somewhat crude, as it would take some days to do what you ask. Large ratepayers such as the railway company take very great care that nothing is included which is illegal or in any way irregular, and this fact may perhaps allay any suspicion which you may have in regard to the estimates." Considering that big railway companies have shareholders' fortunes to play with, it does not follow that they need be so careful as the smaller fry about shillings in the £. We wonder when all ratepayers will have the common sense to organise themselves.

HUMAN DOCUMENT.—CXCVI.

[In this column, every week, we publish particulars of some human derelict whose case, after full investigation, we are able to recommend to the charity of our readers. We are happy to say that in this way we have already been the means of bringing comfort into many a wretched home. All amounts subscribed are duly acknowledged, and no deduction of any kind is made by us.]

THE SAD CASE OF A FATHER OF NINE.

We heartily commend to the benevolence of kind readers the pathetic case of a poor man whose wife has recently presented him with triplets. He was in such distressed circumstances that he had not the ninepence for the three copies of the birth certificates, but managed to borrow it from a neighbour to whom he already owed fifteen shillings. His endeavour to obtain the King's Bounty was, however, unsuccessful, as the infants unfortunately died. This unhappy state of things may have arisen from the fact that the mother never possessed sufficient clothing for them. He is now in arrears with his rent, as he has been long out of regular work, and although very recently he had a job lasting a few hours, the amount earned was insufficient to pay the rent. He owes 4s. 6d. to the proprietor of a small general shop who was kind enough to allow him some bread and tea a week before the children were born. Now that it is known he is not to receive His Majesty's Bounty, the person from whom he borrowed the 15s. 9d. threatens to summon him. Of the six children living, but two are earning money, and they can, with the utmost endeavour, spare their parents no more than thirteen shillings a week. Any assistance our readers can render will be worthily bestowed.

We have received the following amounts, which we have duly forwarded to the "Human Documents" named:—

CXCI.—"Two English Roses," 2 dollars.

CXCIV.—"Quaker," 2s.; J. H. N., 2s.; "Fag," 5s.; C., 2s. 6d.; W. H. W., 5s.; Mr. and Mrs. S., 2s. 6d.; J. E., 3s. 6d.; "Elstow," 1s.; K. and G., 1s.; "Monifieth," 1s.; "Anonymous," 10s.; "A Neighbour," 5s.

CXCV.—"Nugget," 2s. 6.

JUDGES' NOTES.

I.—SIR SAMUEL EVANS, PRESIDENT OF THE DIVORCE COURT.

By the courtesy of the charwomen at the Law Courts we have secured a complete collection of the blotting pads with which their lordships beguile the tedium of their daily duties.

Blotting paper has occupied so large a space in the evidence of the Divorce Court, that it is perhaps only fair to begin with Sir Samuel Evans, commonly called "Sam."

"Two's matrimony, three's divorce." This was scraped out with some signs of impatience, and replaced by: "Two's monotony, three's fun."

"Set a wife to catch a wife."

"There are none so deft as those that will not marry." Here the word "deft" was partly obliterated, and "wived" written underneath.

"Where there are bills there's a way—to the Court."

"Every fast woman has her day—in the box."

"Marrying is believing."

"This Court is paved with good inventions."

"Necessity is the mother of bad intentions."

"Chastity ends at home."

"Matrimony breeds contempt. Content? Discontent?"

"Girls of a feather flirt together."

THE CIVILIAN FORCE.

We are glad to learn that the objectionable features connected with the incorporation of this Force, to which we recently called attention, have been remedied, and that new and improved methods now prevail—in which circumstances we wish the movement every success.

"Can you Hit the Bull's-Eye?"—*See page 714.*

BEHIND THE VEIL OF LONDON LIFE—VII.

APATHY OF PARENTS—MORE POINTS FROM THE PREVENTION OF IMMORALITY BILL.

BY OUR SPECIAL COMMISSIONER.

[This week we continue what is proving to be a startling series of articles by Our Special Commissioner, giving the result of an extensive investigation, upon which he has been engaged for some time past, into the hidden life of London—the Modern Babylon. We shall do our utmost to avoid wounding the susceptibilities of the most fastidious reader, but the story we have to tell is a solemn and momentous one, and will, we trust, be of inestimable service to the community.]

The apathy of some parents towards the welfare of their daughters is greatly to be deplored. I refer principally to those parents who are compelled by force of circumstances to allow their female offspring of tender age to go forth into the world to earn a livelihood. According to the qualifications of a girl, a situation has to be found. If she is fitted for domestic service, the usual course is for her to apply personally to some registry office. A testimonial of character is invariably demanded, but what about the applicant's prospective employer? The girl herself, fresh from school, is naturally unsuspecting, and the idea of making enquiries regarding the people whose service she is about to enter never occurs to her. She is usually only too glad if she can obtain a situation which will enable her to contribute towards her parents' household expenses. Surely, however, the parents should satisfy themselves as to the character of the household into which their daughter is going! But in the great majority of cases they do not. Volumes might be written about the miseries some of these young servants have to endure—bad food, long working hours, and shocking sleeping accommodation are the rule rather than the exception in London. Nor is this all. Domestic servants furnish an easy prey to plausible scoundrels, and swell the illegitimate birth rate; but as I propose dealing with this subject in a special article, I will say no more about it here beyond sounding a note of warning to parents.

THE "BUSINESS" GIRL.

The tendency to-day amongst girls is to shun domestic service and obtain what they consider something more respectable. Perhaps they cannot be blamed, but it must be remembered that, although their work may be less arduous, their temptations are increased a hundredfold. I don't care in what employ the girl enters, whether it be the shop, factory, office, or civil service, if she escapes the temptations thrown in her path to depart from a clean, honest life, it is little less than a miracle—especially if she is in possession of good looks. I know I shall receive scores of letters controverting this statement, but I write only of what I know. Here I will pause to ask parents a question. Your daughter goes out to business and tells you she works at Messrs. X's. How do you know she is telling you the truth? Did you ever take the trouble to enquire? I am prompted to ask these questions because (1) I know that young girls are employed as nurses in questionable massage establishments quite unknown to their parents, and (2) because I know several—and the custom is fairly common—who go forth from their homes late in the afternoon, ostensibly for evening employment at some club or institute, when their real avocation is a shameful one.

I need not say more. I could give a score of illustrations of such cases. Let me mention one. During my tour of the massage dens some two years ago, I came across a particularly refined girl acting as a "nurse." She was not more than 18 years of age, and while I was having my "sun bath" she confided to me that she got no wages, but simply a percentage on the receipts from each patient she "treated"—and of course whatever "present" the patient liked to make her. I had heard the same story told by less refined girls hundreds of times. This one went to business at 10 a.m., and returned home at 7 in the evening. Suspecting that she was a new hand, I suggested that she might give me her address and that I might call upon her. The reply I got did not surprise me. She could not "take me home." When I suggested dinner she agreed, and it was then I got to know that she was living with her parents—who were quite respectable, middle-class people, and totally unaware of the kind of life she was leading.

Originally she had been a shorthand-typist, and her parents in their ignorance imagined, when she set out in the mornings to go to "business," that she was still following that profession. The only excuse I could get from her as regards her lapse was that a typist's work was irksome and not overpaid, while that of a "nurse" in a massage establishment brought in plenty of money, which enabled her to "dress well and enjoy herself." I offered her a position as typist at 35s. a week, but she refused it. I introduced her to a lady friend, who used every persuasive power she possessed to get the girl back into the straight path; but she absolutely declined. By this time I had been able, by various indirect means, to get the girl's private address, and this I supplied to my lady friend. Where persuasion failed a threat succeeded. The novice in the arts of vice was kindly but firmly informed that if she did not accept and keep the situation offered her, her parents would be informed of the life she was leading. And I am happy to say that she now holds a situation at the weekly wage of £2. I occasionally see her, and she has often expressed her gratitude to me for getting her away from a dreadful traffic. How many hundreds of such cases are there in London alone?

MORE POINTS OF MR. KING'S BILL.

The Prevention of Immorality Bill is one of the most ridiculous measures I have ever read. I have dealt with some of the clauses already. Here are others. There can be no doubt that indecent literature is freely circulated throughout the British Isles. Parliament is going to stop it—so legislators say! From time to time readers of JOHN BULL send me questionable literature that has been forwarded to them, or rather to their children, the postal authorities doing the delivery. And what do I find? That in nearly every instance that literature is published under the patronage of ministers of religion of all denominations, and also Members of Parliament—some of whom "back" Bills of this character. It will be interesting to watch how they discriminate between what is and what is not indecent literature.

Now let us see how they propose dealing with offenders. To publish, print, circulate, give away, post, transmit, offer for sale, procure; or even lend indecent literature is to be punished with a term of six months' imprisonment! Work this out to its logical conclusion—and, taking as a criterion the indecent literature before mentioned, what does the Bill mean? It means that the Postmaster-General must undergo six months' imprisonment for circulating; the different ministers and Members of Parliament who serve on the Grand Councils of the Institutions which publish the pamphlets referred to, to a like term; and last, but by no means least, I myself should be forced to become a guest of His Majesty for having copies of these works in my possession! Was I wrong when I called the Bill a most ridiculous one?

I pass on to another portion of the measure. It is a matter of common knowledge that numerous quacks find a fat living—and in London especially—by administering certain drugs to women—married and otherwise. The weekly newspapers are full of their advertisements. Now, how does the Bill propose dealing with these persons and their customers? They are both to suffer twelve months' imprisonment!

Reduced to plain language, the two clauses of the Bill which I have quoted mean that those responsible for the indecent literature referred to, and which incites immorality in thousands of young lives, are to be punished with six months' only; while a poor married woman who endeavours to avoid by special precaution bringing into the world a child she is unable to provide for, is to receive twice the term!

"Can you Hit the Bull's-Eye?"—*See page 714.*

SUMMER HOLIDAY BENEFITS

The present time of the year has dangers to health almost as serious as those that accompany the stress of winter.

The reason is, that just now everybody, at least every worker, is tired. Only the very fortunate have enjoyed any appreciable cessation from work during the past nine months. The vigour and buoyant health resulting from the last summer holiday have long since been exhausted.

After the long winter months of work—work—work—and worry, vitality is so low that a night's rest does not restore full vigour to the fagged body. The week-end brings little energy to the tired brain. Work, even by the most willing, is done more or less mechanically. Man's spirit is *not* in tune with the buoyant spring mood of Nature. Everybody is looking forward to the summer holiday—the time of rest and recuperation.

But for most of us some weeks must elapse before the renewing rest is enjoyed. Meanwhile the waiting for health-renewal is dangerous. While the nerve cells are weak and the circulatory system is depressed the body can be a prey to many ills.

Depression, debility, neuralgia, nerves, sleeplessness, and all the other ailments that result from impaired vitality are suffered while "awaiting the summer holiday."

How good it is, therefore, to realise that in Hall's Wine, the Marvellous Restorative, we have a prompt means of renewing our health and strength!

Besides enriching the blood supply with new red corpuscles, and strengthening nerves and muscles, Hall's Wine enables us both to avoid all the dangers of our present run-down condition and, when the holidays come, to enjoy the change to the utmost.

The actual value of Hall's Wine in all cases of nervous or physical prostration is shown by the following statements taken from a volume of medical opinion. Professional etiquette forbids the publication of doctors' names. The authenticity of the following testimonies is guaranteed by sworn declarations before a Commissioner for Oaths.

OVERWORK, WORRY . . . .

"I use Hall's Wine in my own household; it has arrested many a breakdown, the natural consequence of lowered vitality due to overwork, worry and the like."

(Interview W. 258—16th Dec., 1910.)

ANÆMIA AND DEBILITY

"I find Hall's Wine very effective in anæmia and debilitated conditions, for arousing animation and getting the patient on to wholesome food."

(Interview W. 265—11th Jan., 1911.)

RELAXED THROAT

"I have long used Hall's Wine as a general tonic, and it is of especial local use in cases of relaxed throat."

(Interview W. 281—28th Dec., 1910.)

NERVES

"I have had a long experience of Hall's Wine, which is the only tonic I ever prescribe for convalescent patients who can take a stimulant at all. I invariably use it in neuralgia, and in neurasthenic conditions generally. I have several school teachers among my patients, and laryngitis is a very common complaint with them. If a case does not respond to medicinal treatment within a fortnight I put the patient on a course of Hall's Wine, and in only one instance have I found it fail to act as a necessary revitalising principle. As this exception proved to be idiosyncratical, I disregard it, and state emphatically that Hall's Wine is always indicated in chronic laryngitis."

(Interview W. 202—29th March, 1911.)

PREVENTS COLLAPSE

"I consider Hall's Wine as a thoroughly sound preparation and always advise when in 'run-down' conditions, and have frequently prevented collapse by its early administrations."

(Interview W. 255—26th Oct., 1910.)

QUICKLY AROUSES VITALITY

"I have always put a patient on Hall's Wine after influenza It quickly arouses vitality, and enables the patient to take those foods which are essential to the convalescent."

(Interview W. 300—26th June, 1911.)

EXTREME WEAKNESS

"I find Hall's Wine particularly efficacious in restoring animation when the condition is very low. I have in mind several cases in which it was the only agent employed, and the response was eminently satisfactory."

(Interview W. 252—16th Nov., 1910.)

ALWAYS RECOMMEND IT

"I find Hall's Wine a very useful preparation in numerous conditions—in fact, in any case where a tonic is indicated; and as I have reason to believe it is the soundest of the various preparations of this character which are repeatedly brought to my notice, I always recommend it when occasion arises."

(Interview W. 216—9th Nov., 1910.)

STRONG SCIENTIFIC TESTIMONY

"As medical officer of a convalescent home, I make a special study of preparations for which there is any claim to hasten the process of recuperation. I have tried numerous tonic wines and find I always get better results from Hall's Wine than any other. I speak of it purely from a medicinal standpoint."

(Interview W. 248—9th Jan., 1911.)

MY OWN FAMILY

"I shall never advise anything but Hall's Wine for tonic purposes so long as I find its standard is maintained. I use it a good deal for elderly people who could not stand an adulterated or inferior wine. I use it in my own family, and, in fact, occasionally take it myself."

(Interview W. 262—9th Feb., 1911.)

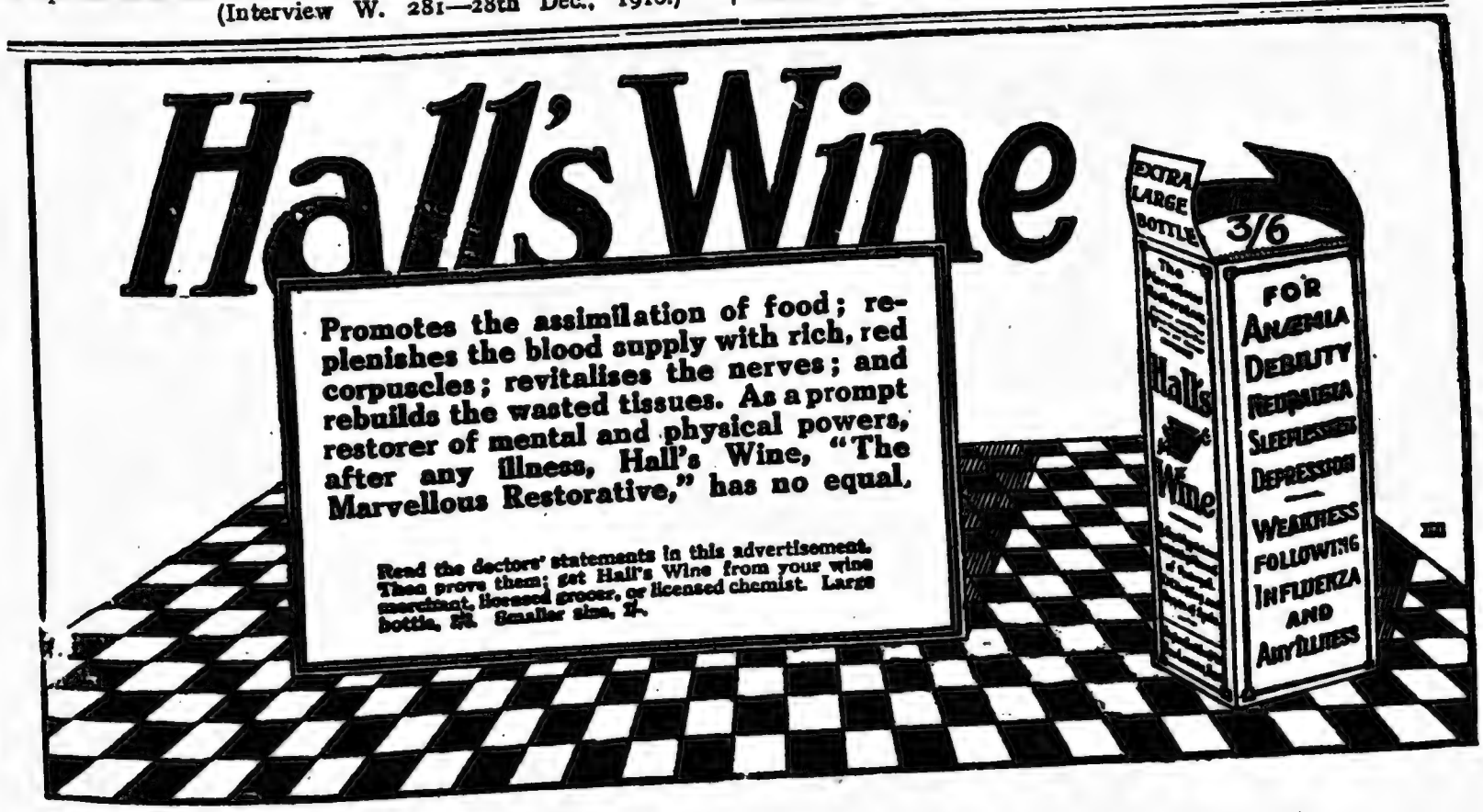
AGED PEOPLE

"I do not advise tonic wines extensively: in fact, I confine them principally to aged people. On such occasions I advise only Hall's Wine."

(Interview W. 261—24th Feb., 1911.)

The properties of Hall's Wine are well known to the Medical Profession, and we advise intending purchasers to confirm the statements in this advertisement by consulting their own doctors.

x61.


Hall's Wine
Promotes the assimilation of food; replenishes the blood supply with rich, red corpuscles; revitalises the nerves; and rebuilds the wasted tissues. As a prompt restorer of mental and physical powers, after any illness, Hall's Wine, "The Marvellous Restorative," has no equal.
Read the doctors' statements in this advertisement. Then prove them; get Hall's Wine from your wine merchant, licensed grocer, or licensed chemist. Large bottle, 3/6. Smaller size, 2/-.
EXTRA LARGE BOTTLE
3/6
FOR
ANÆMIA
DEBILITY
NEURALGIA
SLEEPLESSNESS
DEPRESSION
WEAKNESS
FOLLOWING
INFLUENZA
AND
ANY ILLNESS
Hall's Wine
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THE LEAGUE OF GORMANDISERS.

WITH SOME REMARKS ON A MENU.

By RICHARD MORTON.

Bill Smith, who likes to know what is going on and how the world is wagging, had an interesting half-hour with his newspaper the other day.

Bill is rather worried about the high cost of living and the rise in price of most things to eat, so when he came across "The Last Word in Cookery" and the "Masterpiece" of the Prince of Chefs, he felt that the matter was worth looking into. So he looked into it.

"The 'Ligue des Gourmands,' eh?" he said. "I reckon that's French. Perhaps the English for it would be the League of Gormandisers. That's what I should call them, anyway. My word! what a blow-out it must have been at the Hotel Cess! There was a Frenchman spouting poetry for every dish, and even that didn't put them off their feed.

"For every Gormandiser was a past master of the art of tucking-in, and only dynamite could shift them away from the nose-bag when Mr. E. Scoffer—that's the *shef*—cooked the spread for them.

"They started off with plovers' eggs and other tasters, just to give them an appetite. A man must be in a bad way when he sits down to dinner without an appetite; if he wasn't a Gormandiser he'd wait till he got one before he started to fill up.

"Next they had *Petty marmeat*, I see. That isn't meat at all, its soup with vegetables in it, like cabbage served up in the water it is boiled in. They followed that with salmon trout, and went on to *do-dine of duck*, which I'd be glad to do if I had half a chance. But I shouldn't fancy it boiled in Burgundy wine and served up with mushrooms and truffles. Apple sauce and sage-and-onion stuffing are more to my taste.

"After that, they began to feel hungry, and they got on to stewed lamb and *petty paws*, which is green peas, and then to chicken and *pomi de Amour*, which is apples of love, and what they are I don't know. I expect they are something expensive that go with chicken, or they wouldn't have been on the waybill.

"Then there was asparagus, and that isn't cheap just now, either. I reckon real Gormandisers don't worry much about the cost of living; the way they spend money on their tum-tums in these hard times is enough to make some of us sit up and take notice.

"Perhaps you think the dinner finished with the asparagus tips? That's where you are wrong. I own that I shouldn't have wanted any more; I couldn't have got through that little lot without undoing a button. But the big thing was to come. The League of Gormandisers were dining at all their branch establishments all over the world, just to taste a new dish invented by Mr. E. Scoffer. It came on next, and here's what it is, and how to make it.

"It is called *Phrases of Sarah Bernhardt*. She's an actress, and *Phrases* don't mean her speeches; it's French for strawberries.

"You have to get the very finest strawberries, and put 'em in a silver bowl with sugar and *cure-a-sower*. Then you make a pineapple ice, from real pineapple—none of your tinned chunks, and a brandy *mouse*, whatever that is, but you have to put some strawberry pulp to the *mouse* to make it look warm. Then you turn out the ice and put strawberries round it and cover the lot with the *mouse*, and cover the *mouse* with spun sugar.

"The paper says that *Sarah Bernhardt's Phrases* gave the Gormandisers 'unholy joy,' but the meal ended in a 'celestial atmosphere.' That reads funny, but perhaps the man who wrote it had tasted the *Phrases* and mixed his own.

"Anyway, it's a striking sort of blow-out to sit down to, these hard times; and when I think of some poor chaps breaking their backs to earn a crust, and then read all that Gormandising gush, I——

"Oh, blow it! Missis, put a couple of honest kippers in the grill in front of the fire, and we'll have them *ah la Bill Smith!*"

London Readers—
See Important Announcement on page 685.

LETTERS FROM JANE ANN.

[Being communications from a young person to her friends and relations.]

By MOORE ANKING.

IPURROO HOUSE,
BALLYFYNE.

MY DEAR PEGGY,—What to buy for your trubbles I reelly can't think for the minnit. You seem to get your heart broke by somebody once a fort-night. Stop it, I say, stop it at once. If you don't you'll be dying of greef. You'll be going potty. You'll be at your journey's end, nobody'll know you've got a ticket and in the scramble you'll very likely be delivered wrong side up.

You got that fatal sort of beauty, dear, that at-tracts pleecemen and 'bus horses when its thurtowly ripe, that is, of course, if it's not too far gone for the region of romance. Way your charms are de-velloping, I reckon if you ex-hibit them in a few years' time you'll be locked up for in-timmidation. Fact is, you've got beauty of the un-common sort and the johns you meet can't get on with it, being mostly brought up different.

My private opinion is, dear, you let yourself be imposed on. I wouldn't let a man walk over me, not if he had as many legs as a centipeed and more feet than a catter-piller.

Mind, dear, I'm not blaming you, I want to help you in the struggle, it being my duty as a friend. I want to save your being chucked from one male creecher to another. It ain't the life for a growing girl, more like being a pannikin in a soup-kitchen or a hos-pital bundle in the wrong ward.

Of course, duck, love's a thing that takes a lot of studdy. You may tramp miles and miles through marble halls and beauti-ful scenery, and hop back home again without even getting a taster. And then again you may come across it first time round the bird-stand. Mother knew a lady that got proposed to while she was in the fish-shop waiting for a middle bit. Love at first sight this was. Her fewcher husband caught her eye as he was reeching for the vin-negar.

Another thing, dear, to bear in mind is, men like a neet figger. It ain't a bit of use having a figger like a load of turf, not in these times. Might have been all right once when wimmen wore parrot-cages under their rijji-mentals. After marridge in them days the male person could use up most of his missis to keep birds off the kew-cumbers. And on a winter's night they could put a bit of tis-shoo paper round, stick a candle underneath and have a ready-made lighthouse in the backyard. Now-a-days I bleeve they'd sooner have a public-house in the front garden.

I used to wonder what was meant by such words as roun-de-lay and mad-wriggle and other rejoicings of the olden time. That's where histery comes in and tells all about it. The first mad-wriggle was per-formed by a lady whose husband in doing the lighthouse business set fire to the deck-orations while his missis was inside.

But the questchun before us, old sparrow, is how you can be put out of your present misery, 'cause you don't want to be left to twitter by your lonesome, do you, Peggy dear?

What I should do, queen, would be to com-mune inwardly and have a straight talk with myself. This way.

My name is who?

Answer—"Peggy MacNiff."

Right. What am I?

[For this, dear, there ought to be three gesses and a time lim-mit. You couldn't answer it first time, ducky.]

What is my bisniss in life?

Answer—To at-tach myself to a john, for which purpose I ought to get my boddiss mended, my head sand-papered, my nose chipped at the point, and be passed through a washing-masheen so's to get rid of the mil-dew on my neck and elseware.

And if all should fail?

Answer—Then I ought to get some red combina-shuns sit near the fire or on it, and be sur-rounded by brimstone so's to have everything in reddiness.

Ever since you way-laid my Bert, dearie, you been con-stant in my thoughts. I got heaps more good advice.

x x x Yours with true affeck-shun, x x x

JANE ANN.

"Can you Hit the Bull's-Eye?"—*See page 714.*

What Do You Know About Business?

An article of far-reaching importance to all who are engaged in business. Useful alike to the Clerk, the Salesman, the Traveller, the Manager, or the Proprietor of any Business, large or small.

To the thoughtless, the easy-going, or the very young man this question may at first glance seem an insult.

Such a one would answer, in an off-handed sort of way: "Why, I am *in* Business—I am a Business man. I know all about Business—or I ought to do so."

Aye, there's the rub! He *ought to do*. But does he? Let me put the same question to you.

How much do *you* know about Business? Unless you are a rare and brilliant exception—you will probably own after a mortifying self-examination, that it is precious little indeed of sound Business knowledge that you really know—confidently and surely enough to bank on.

Yet without this Business knowledge your chances of doing well for yourself in the business world are very poor ones indeed. With it, there is

No Position You Cannot Aspire To.

It is only necessary to look around, to read the daily papers, to listen to the gossip of the day, to realise that in no department of life into which intelligent men put sound knowledge and ability and "sticking in" qualities are the rewards so sure, so soon realised, and so lasting as in the great and increasingly-important world of Business.

Now what do *you* know about Business?

For instance, do you understand Book-keeping thoroughly? Could you draw up a balance-sheet? Do you understand exactly how the financial position of a tradesman or a firm is determined from his books? Do you understand a profit and loss account? Do you know when recovery of book debts is barred?

Do you know the law as it specially affects your own particular trade, business or calling? Do you understand the manufacturing of the goods you are concerned with or that the firm that employs you is concerned with? Do you know anything at all about manufacturing? Do you know how to figure depreciations? How to check leakage? Do you understand time-keeping systems?

You do not? Not thoroughly and authoritatively? Yet

These Things are Business Knowledge.

Do you know much about the Income Tax? Do you know Company Law? Do you know the cost of the formation of a Company? The methods of amalgamation? Do you understand the conversion of shares into stock? Do you understand Compulsory Winding-up? Do you know all about County Court Business, Judgments, etc.?

Do you understand clearly what a Bankruptcy definition is? Or what the goodwill of a business really means? Do you know about cheques and banking and bills of all sorts? Do you understand the difference between Insurance and Assurance?

Do you know how to start a Business? How to secure its credit, and to buy its equipment? How to organise its departments, build up its reputation, collect its debts, rake in its profits?

Do you know anything about big selling schemes? How to create a demand for any special article? How to meet competition? Do you understand the mail order business? Or how to hire and to coach and to deal with salesmen?

Do you know anything about advertising? Would you know how to engineer separately a national advertising appeal and a local appeal?

Yet these matters are Business Knowledge. And if you want to make money in business you must either know them or know where you can get authoritative and complete and up-to-date information concerning them and concerning the thousand and one points of doubt or difficulty that beset the business man in the course of his business day.

Now what are you to do?

You must get the "Business Encyclopædia."

You cannot do without it, whether you are an ambitious young man on the threshold of your commercial life or a mature business man who dreads that he may be crowded out of the Business fight owing to the present-day stress of competition. If you are young the use of the "Business Encyclopædia" makes you proficient in

The Knowledge that is Your Stock-in-Trade.

If you are older, its use gives you the confidence founded on sound information, to enable you to act on your own business ideas.

It contains hundreds of business articles written by the most successful Business men of the day. Amongst these are: Richard Burbidge (Managing-Director Harrod's Stores), S. F. Edge (the well-known Motor Expert), A. W. Gamage, John Lawrie (Managing-Director William Whiteley, Ltd.), Sir Joseph Lyons, H. G. Selfridge, J. H. Rosenthal (Managing-Director Babcock and Willcox, Ltd.), Wareham Smith (Advertisement Director of the *Daily Mail*), and many others equally successful.

The "Business Encyclopædia" deals with nothing but business, but it treats of this important subject fully and completely and authoritatively.

TWO OPINIONS.

Messrs. J. S. FRY & SONS, Ltd., Bristol, write:

"The volumes have already proved of great use to us, and we would not be without them on any account. We strongly advise all commercial men to purchase the work."

A CLERK'S OPINION:

Mr. G. W. Read, Clerk, Cortnam Road, London, N.: "I never made a more gratifying purchase. I regard the 'Business Encyclopædia' as a most profitable investment, and I very much regret that such a work did not come my way earlier in life."

A FREE BOOK.

The Publishers have compiled a handsomely illustrated book—which will be sent to you POST FREE. It gives the names of the business articles written above, and it tells you all about the "Business Encyclopædia," and how it can be obtained for a first payment of 1s. 6d., the balance to be paid by small monthly payments.

To the Caxton Publishing Co., Ltd.,

54, Surrey Street, London, W.C.

Please send me, free of charge, a copy of the book describing the "Business Encyclopædia," and particulars of your offer to deliver the complete work for a first payment of 1s. 6d. only.

Name.....

(Send this Form or a postcard.)

Address.....

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PARASITES OF THE HUMAN BODY.

By Jim Crow.

[Mr. James Crow is our Licensed Crank. A brilliant exponent of unconventional ideas—invariably distorted and lacking in perspective, cynical and epigrammatic in expression—he is a journalistic cat amongst the pigeons. We accept no responsibility for his opinion—or his life.]

Wicked people often excuse themselves by saying "one must live." Talleyrand replied that he did not see the necessity. I am not so cynical as that, but I do venture to contend that it ought to be possible for every intelligent or able-bodied man to make a living with decency. Unfortunately, however, laziness is a prime part of the modern social system, and many who would be quite good citizens if they would break stones, or spin, find it more pleasant to live in luxury by pandering to the idle rich.

Fat Fleas.

Take the case of the human body. Surely it is not too much to ask that each man should look after his own. As a matter of fact, however, almost every square inch—I nearly said every pore—attracts the ministrations of parasites who grow fat on their own humiliation.

Babbling Barbers.

Owing to the laziness or stupidity which prevents us from learning to clip our own curls, a particularly pernicious parasite has crept into existence. I say "crept" advisedly, for there is no recorded period in history when the barber's barbarous trade was not applied for profit. Archæologists will probably bear me out that the cavemen bartered the spoils of the chase in order to have their chins scraped with pieces of flint. Literature and tradition hold Figaro up to ridicule as a conceited, impertinent chatterbox. He seems to have degenerated like everybody else in recent times. Under the Medici he did at least retail amusing gossip and repeat barbed words, but now he can only grunt guttural—shall we say gutteral?—platitudes about the state of the weather, or repeat the stupidest parts of the pip-papers.

Tickling Tyrants.

Yes, I forgot, he can also pretend you are growing bald, and press unguents upon you when you are trussed helpless as a fowl, in imminent danger of being choked with a soapy brush. He is usually a greasy foreigner who pants garlic in your ear, leaves tickling fragments inside your collar, and covers you with scars. My consolation is that few of my countrymen condescend to his dirty work.

Crafty Chiropodists.

Then there are the individuals who serve us not hand but foot. They would make a very poor living if they did their work honestly. Once a corn is thoroughly eradicated it is not likely to reappear for a long time. Legions of corns at 5s. each would therefore be required before a chiropodist could keep a motor-car, paint London red. And the average chiropodist cannot command legions of clients. So he has devised a plan to ensure the continuance of patronage. After extracting a corn, he carefully inserts a tiny piece of bristle into the hole where the corn used to be. This has no effect for some days—perhaps for some weeks—but presently there are all the symptoms of a very bad corn, with inflammation and pain. The victim hurries back to the kind gentleman who relieved him so successfully on a previous occasion. The piece of bristle is extracted, and exhibited in triumph as the root of a corn. Comfort and gratitude ensue, the foot artist is recommended far and wide, waxes fat and escapes kicking.

Beauties and the Beasts.

I wonder whether any of my fair readers, ambitious of becoming fairer still, have ever been tempted to visit beauty specialists, face-cream mongers, or any other prosperous quacks who batten on the very natural vanity of females. I have been talking to several victims lately, beautiful victims, of course, or I should probably not have listened to their conversation.

They all told the same story. They entered the spider's parlour highly pleased with themselves, reflecting that their features, their complexion, every visible part of them, were practically perfect. They only desired to perpetuate the gifts of the gods for the rest of their natural lives. They expected compliments and comfort, good advice about steam and soap, perhaps a pot of fragrant foam.

Insidious Insults.

They were received by a black silk spider, to whom they confided their hopes and fears as to a family physician. Then, in sorrowfully sympathetic tones, as though diagnosing a very difficult case, the spider proceeded to heap insults upon them. A skin like a baby-peach was pronounced so dry as to be a disfigurement, while another, which reminded me of the breath of spring at early dawn, was curtly discounted as greasy. The dearest little dimples were condemned as symptoms of senescence, traces of careless laughter came under the verbal scalpel as careworn wrinkles.

In some cases, of course, Miss Venus or Mrs. Juno creep away with downcast head, flushed brow and sinking heart, utterly disillusioned, angry, hurt and humiliated. But, as a rule, the ingenuity of the insults produces the same sort of alarm as a discovery of appendicitis by some bloodthirsty leech. A course of exorbitant and unnecessary massage, steaming, creaming, is greedily accepted as the last straw by submerged beauty. And the worst of it is, the treatment will probably replace dimples by wrinkles, peach-bloom by enamel, the natural charms of youth by the artifices of age.

Dental Desperadoes.

Another sort of spider which preys upon the unwary is to be found in a setting of plush armchairs which can be made to turn somersaults by means of a handle, gas-bags worthy of the House of Commons, spittoons like curates, and rows upon rows of instruments borrowed from the Holy Inquisition. If ever there was a superfluous profession it is that of a dentist. I believe I am right in saying that savages and animals never need his services, never feel the faintest twinge in their teeth. Nor should we if we only lived natural lives, or paid attention to ordinary instincts of cleanliness. Why, if we only used So-and-So's powder, our mouths would glisten like burnished ivory.

Alternative suggestions for the word "So-and-So" will be carefully considered if addressed to the Advertisement Manager, or, to save time, sent with golden guerdon to my private residence. All right, Mr. Editor. As to my private residence, no man knoweth it—not even my oldest creditor.

Tooth-snatching Thieves.

They are as bad as surgeons. I think they are really more unscrupulous. I do not say that they deliberately induce disease, as some pedicures do, but they will stop sound teeth, or play about with such as need no tinkering, and they will do so in such a fashion that regular visits will provide a permanent income.

Glorified Cheap-Jacks.

Think, again, how they dispense scraps of alleged gold leaf at the price of precious nuggets; how they embarrass poor people for years by inducing them to buy useless wobbling plates on the hire system, not even hesitating to leave a man toothless when misfortune drives him into arrears; how they lie to the timid, pretending that they can extract without pain. The mountebank at the fair has a big drum beaten while he pulls out teeth. He drowns the cries of sufferers and prates of painless dentistry like the man who made a solitude and called it peace. I submit that he is no worse a trickster than the man with the green plush chair, who conceals pain by giving anæsthetics which may make you sick for days, perhaps even cut you off in your prime if you happen to have a weak heart.

A Cursed Crew.

I am exhausting my space without exhausting the ignoble army of pestilent parasites. I should like to have dealt with masseurs and masseuses, oculists and spectacle-makers, chemists, wig-makers, aurists, purveyors of useless instruments for the deaf, and many more. But I will content myself with having a slap at stay-makers, who distort ladies' bodies into all sorts of grotesque shapes. In some cases they push the stomach down to their knees so that their victims can scarcely sit down on the extreme edge of a chair.

Good Hunting!

So much for human parasites. There are others. But they know no better, so I pass them by. At least they afford the excitements of the chase during the long watches of the night.

"Can you Hit the Bull's-Eye?"—See page 714.

IS BALZAC IMMORAL?

An Unexpurgated Edition.

It is a matter of common knowledge that the recent announcement of an edition of that great French author, Balzac, in its complete and unexpurgated form caused a considerable stir in certain quarters.

Fortunately, however, the publication is now an accomplished fact. For, though the prurient-minded may see wrong where none is meant—and Balzac certainly did write of nature as he found it—it would have been a thousand pities if the public had been deprived of this its first chance of reading Balzac as he meant it to be read.

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Cousine Bette	The Lily of the Valley
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The House of the Cat and Racket	The Country Doctor
Gobseck	The Magic Skin
Old Goriot	The Unknown Masterpiece.
Eugenie Grandet	

What Clement Shorter says:—

"Something has been said of the fact that the publishers advertise that their Balzac is 'unexpurgated.' This is of the utmost importance. The charge that a translator 'betrays' is justified where there is a prurient attempt to modify and alter phrases in the interests of Mrs. Grundy. Nothing can justify that. When face to face with a great classic we want the book as near as possible as the author presented it."

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MR. ANDREW LANG

writes: "In his Novels, Balzac scales every height, and sounds every depth of human character. The qualities of Balzac are his extraordinary range of knowledge, observation, sympathy, his stedfast determination to draw every line and shadow of his subject, and his keen analysis of character and conduct."

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OPEN LETTERS AND POSTCARDS.

To Alderman J. F. Clark (Chairman), Mr. Councillor Kay, Mr. H. Birkinshaw, and Mr. E. W. Jackson, J.P.'s, Doncaster.

GENTLEMEN,—I hear with astonishment that you recently refused the application of a local theatrical manager to hold a Sunday concert in aid of the *Titanic* funds. To be fair, I believe Mr. Councillor Kay voted against this decision, which, as far as I can see, was dictated solely by Sabbatarian and Puritanical prejudice. To say that Doncaster was astounded that so laudable an enterprise should be frustrated by bigotry so flagrant is to express the fact mildly. You had not even the excuse that the concert would compete with the ordinary religious services, for you were well aware it was not proposed to commence until after the congregations of the churches and chapels were released from their devotions. Nor could the smallest objection be taken to the details of the programme, while the management of the theatre undertook the entire organisation and placed the building at the disposal of the Fund free of charge. You, Alderman Clark, announced the decision of the Bench without offering a single word of explanation; and until you subsequently informed a reporter that you were "opposed to Sunday concerts, for whatever object," and "if the Bench had granted the application in this particular case they would have had to grant it in other cases," the public were entirely in the dark.

Gentlemen, I venture to think that a very large majority of the people of Doncaster will agree with me in the opinion that the true spirit of religion has been violently assailed by the decision. Your fellow-townsmen of Doncaster will not easily forget it, gentlemen; at least, I hope not, for it offers a glaring example of the workings of that smug conscience which would inflict on its town and its country a Sunday without a charity, without a recreation and without a joy.

By-the-bye, the public still remember, and resent, the fact that in 1908, when Mayor of Doncaster, you, Mr. Clark, to exhibit your piety, had the impertinence to refuse to obey the command of King Edward to meet him on the racecourse. They think that if you had such strong scruples you should not be a member of a body which administers the profits accruing from race meetings.

JOHN BULL.

To Thomas Caffery, Stafford Street, and John Coyle, Parnell Street, Dublin.

DEAR SIRS,—It is with mixed feelings of amazement and horror that I find men of your age and condition charged with the crime laid against you before Mr. Macinerney. Mr. Macinerney may be a Redmondite, an O'Brienite, a Healyite, a Carsonite, or a thingamytite; it bears no relation to the case, and I decline to allow his political convictions to influence me in my opinion. You, Mr. Caffery, are 7½ years of age, and you, Mr. Coyle, are 4½, it being alleged against both of you that you have stolen a postal letter containing a cheque, and against you, Caffery, that you had the same "unlawfully in your possession," when arrested by the police. According to P.C. 196 C, you, Caffery, climbed on you, Coyle, and attempted to rob several pillar boxes, but succeeded only in the case of one; according to the reporter, both of you have been remanded for a week, "bail of £5 in each case being granted." I should not have thought you would have had as much on you!

Anyhow, you are out on bail, after detention all night in a police cell, I presume, and before this sees light, for all I know to the contrary, Mr. Macinerney may have committed you for trial—and you may get penal servitude for life. It may be he could have let you off with the threat that if you came before him again you would be punished with the utmost rigor of the law. But evidently he wants the police to search the records for your finger prints and the sands of time for your feet-marks before he decides what to do with you. Candidly, my dear sirs, I do not like your chances. I see you in Portland, quarrying slabs of stone to provide a monument to Mr. Macinerney in the heart of Dublin. Crime must be put down with a firm hand.

JOHN BULL.

To Arthur Lee, Esq., M.P.

DEAR MR. LEE,—I have read your advocacy of the White Slave Traffic Bill with many misgivings. I quite agree that the traffic is infamous. In the same way I agree with many foolish persons who spend their lives in pointing out that too much alcohol is bad for the body. I notice you say, "The Bill does not attempt the hopeless task of making people virtuous by Act of Parliament, or of completely cleansing the Augean stables of vice." You call it a modest Bill. Yet it provides that people may be arrested on suspicion, and I venture to submit that the powers of the police are already extensive enough. More dangerous still, the Bill would impose upon suspects the burden of proving their innocence, and this is quite contrary to the spirit of British law. I am not thinking so much about the men whom you call "human beasts of prey." I am concerned with the liberty of poor wretches whose only crime is their poverty, and who may chance to incur the displeasure of the police. Protect innocent young women by all means, but do not do so at the expense of innocent men.

JOHN BULL.

To Roger Densham, Esq., Chairman of the Board of Guardians, Crediton.

DEAR SIR,—The recent meeting of your Board at which the complaint of James Payne, an inmate of the workhouse, was considered, strikes me as having reached a rather lame and impotent conclusion. Payne complained that the porter, Guest, had struck him and otherwise ill-treated him while he was in the bath, and from the report of the doctor and the inquiry of the House Committee, there is not a doubt Guest was guilty. Even if it stood alone the offence would be serious and inexcusable. I further notice that in introducing the matter to the meeting you stated that "for years past the Board have had complaints about the porter not keeping time, and that is not the first time he has treated people roughly." This being so, I should have thought he had proved himself so obviously unfit for his position that the Board would have either demanded his resignation or discharged him. I understand that he was merely reprimanded and allowed to remain in the service of the Board. Having to deal with a man of this type, I do not think you should expose the inmates to the risk of further brutality.

JOHN BULL.

To W. A. Baker, Esq., 60, Marle Hill Parade, Cheltenham.

SIR,—I find your name on a circular as "Chairman of Committee and Hon. Treasurer," eadging subscriptions for "the annual outing of the employees of the Cheltenham Corporation." "The Town Council," it is added, "has appointed the usual committee of its members to arrange the excursions." I therefore assume that you occupy the position of a representative of the ratepayers. Probably it has never occurred to you that a circular of this kind, sent out as it is broadcast, is open to grave objection. It is a sort of genteel blackmailing to which a trader dealing with the Corporation has little choice except to submit. I am told it is an open question whether the circular is, in fact, sent out with the knowledge and sanction of the Corporation; in any case, it cannot be defended.

JOHN BULL.

To Provost Malcolm Smith, Leith, Scotland.

DEAR LORD PROVOST,—A statement was made by Councillor Keddie at the last meeting of the Town Council, in your unavoidable absence from the chair, that two married lavatory attendants in the service of the Corporation were receiving only 14s. a week wages. In reply, Treasurer Calder alleged that "these men are really there as pensioners, and there is not any work." Apparently the Treasurer was talking through his hat when he interfered, for there is no charity whatever in the wages paid to these men. They do the necessary work of lavatory attendants for seven days a week, and undoubtedly 14s. are the wages paid to them for work done, and would not be paid to them otherwise. Permit me to say I agree with Councillor Keddie that it is a disgrace there should be in the employment of Leith or any other Corporation married men working seven days a week for such a pittance. Pray use your influence in the Council to put an end to the scandal.

JOHN BULL.

"Can you Hit the Bull's-Eye?"—See page 714.

AN EXCELLENT SUGGESTION.

(A Committee of the Cabinet has been appointed to sit on the prevailing "Labour unrest.")

ASQUITH: "Looks ominous, doesn't it, Lloyd? I think we'd better get a Committee of the Cabinet to 'sit on' this."

JOHN BULL IN THE CITY.

By Verax.

A Ruthless Shake-Out of Speculators.

The *Marconi* collapse is still the chief source of weakness in the stock markets, and when it is considered that the price in the boom rose to 9¾, and fell at one time below 5, it is obvious that a good many belated Bulls have suffered severely. Writing now with the settlement in full swing, it is impossible exactly to foreshadow how matters will go this week. There are indications that as far as London is concerned the weak accounts have now been weeded out. The position in Ireland, however, continues a source of considerable anxiety, and it appears that all grades of society there have indulged in the Marconi gamble, with disastrous results to themselves. Some Dublin brokers, in a big way of business, have already been pulled down, and it is to be feared that the market will not find its level until the whole position is cleared. I regret exceedingly that my repeated warnings, both as regards the *Marconi* gamble and the excessive speculative outbursts in *Miscellaneous* and *Home Rail* specialities, have not been taken to heart, although I hope that a good many readers of John Bull have profited by my warnings. There is, however, no reason why holders of sound stocks and shares should take alarm, and, on the contrary, the far-seeing investor who has the money at his command, can find plenty of bargains going. In *Oil* shares and *Nigerian Tins* more especially, some advantageous purchases can now be made.

The Oil Market as Affected by Liquidation in other Markets—The Latest Shell-Oil Deal—Galician Oil Combine.

The market for oil shares has also suffered by the heavy liquidation which is going on in speculative quarters, but there are several very strong groups at work in that section, and there is undoubtedly a very good basis for the oil industry, which is bound to come to the front more and more. The top prices are not, of course, at present current, *Shell Transports* have been as high as 6, and *Ural Caspian* at 4¾, and from this there has been a moderate relapse, although inside support has been given. The latest point made is that the largest oil deal on record has been fixed up between the *Shell Transport and Trading Company* and the *London General Omnibus Company*, the former undertaking to supply the latter with a minimum of 100,000 tons of petroleum during a period of two years. Of course, all kinds of rumours are current with regard to the profit on the transaction, and the estimate is hazarded that the profit is equal to 8 per cent. on the *Shell Transport* share capital, but I venture to doubt the correctness of this calculation. The *Shell Transport* has, of course, an advantage in being largely interested in most of the oil fields of the world, amongst them being the *Anglo-Egyptian Oilfields*. The *Shell* directors' report is expected almost immediately, and at the forthcoming meeting Sir Marcus Samuel, the chairman of the company, is expected to give some very interesting information concerning the prospects of the oil industry generally. Maikop shares have been comparatively neglected, but any day some favourable news may come from this field. *Burmah* and *California* have remained quiet, and the Egyptian group had a harder appearance. *Eastern Petroleum* and *Mexican Eagles* were in some demand.

News of a definite character is now available in connection with the much talked of Galician oil combine, in which the names of several prominent companies have been mentioned. The Premier Oil and Pipe Line Company and the Central Carpathian Oil Company are, it appears, to form the nucleus of the new organisation, the capital of which is to be £4,000,000, out of which it will be amply provided with the necessary working capital. For this purpose the sum of £500,000 is to be specially guaranteed by the leading German banking houses, and this will enable boring and drilling to proceed on a greatly increased scale. The combine will be supplied with all the necessary equipment for successful working, including the most important refineries (in Austria) reservoirs, pipe line and all that is required for a gigantic oil business. Additional areas of petroliferous land to those now held by the individual companies concerned are to be acquired. The importance of the amalgamated concern having its own refineries is very considerable, for it is estimated that the direct result will be a saving in the production of oil of about 8s. 4d. per ton. This will also bring about a corresponding increase in the profits of the amalgamated companies. There is no doubt that the recent buying of Premier Oil and Central Carpathian shares was influenced by the news of these companies' participation in the combine, and further impetus will also be given to dealings in these shares by the fact that the shares of the new combine will have the benefit of an international market. It is important to note that shareholders in the Premier Oil and Pipe Line Company will be afforded specially favourable terms of participation in the new amalgamation, the future success of which leaves no room for doubt in view of the very powerful backing.

Petroleum Options, Limited.

Investors continue to take an interest in this concern, the capital of which is £30,000 in shares of 1s. each. All the shares issued were paid for in cash, nothing going for promotion. The company has important interests in Trinidad and in Mexico, the Trinidad property having been proved by two wells which have struck oil, whilst further well sites have been selected by the late Government geologist. Trinidad will be, with the opening of the Panama Canal, a very important naval station, and the oil developments on the island are being encouraged by the British Government. It is said that the Consolidated Goldfields of South Africa are acquiring a number of oil properties there. The company has further secured an oil lease of 1,000 acres in the Panuco oil field of Mexico, close to the properties controlled by J. Hays Hammond and Company and Doheny of California; and what is thought of Mexican Oil interests is shown by the Mexican Eagle Company, which has a capital of £5,000,000, which capital is quoted in the market at upwards £10,000,000 sterling. Altogether, we think Petroleum options a promising speculation.

More Mystery Concerning Anglo-Continental—Ancient Reports Only—The Jemaa Meeting.

Availing themselves of the present demoralisation in the markets caused by the *Marconi* fiasco, the Bears of Nigerians have been very active. It is, to say the least of it, extraordinary, however, that Mr. Balfour, the expert who was commissioned to examine the *Anglo-Continental* lode by the *West African Mines*, has not been able to send any further information since his cable dated April 22nd, which was distinctly unfavourable with regard to the so-called Jemaa lode. We have since had another ancient report upon the *Jemaa* lode by the Nigerian Government Inspector of Mines, which was dated even earlier, April 16th, and which was distinctly favourable. Thus time only can tell which side is right, and in any case it is, as I have repeatedly urged, most unwise to speculate in high-priced shares, like *Anglo-Continental, Benue*, etc. I objected to such speculation before any reliable information was available from the outset, and I am fully convinced from the various expert reports that the *Nigerian Tin field* will prove a large producer, but whether this will be from alluvial tin or from lodes, it is impossible at present to say. At all events, since December last year, the *Bisichi* has yielded 85 tons, the *Jos* 123, the *Naraguta* 200 tons, *Naraguta Extended* 60 tons, *Bauchi* 134 tons, the *Rayfield* 147 tons, and the *South Bakuru* 55 tons. This is sufficient evidence that even with inadequate appliances and machinery, this tin field has done exceedingly well in a short time, and anyone holding the low-priced shares to which I have drawn attention, will do well to keep them. It is a most extraordinary thing, and the market is very strong on the matter, that no further information is vouchsafed with regard to the *Anglo-Continental* position, and some of the most critical men in the market are of opinion that presently we shall see a sudden revival in *Anglo-Continental* and other leading shares, and that then some favourable cables will come to hand, and prices will jump again; but who will prophesy that?

By the way, some interest attaches to the statements made by Sir William Wallace, at one time Acting Governor of Northern Nigeria, when presiding over the meeting of the *Jemaa Exploration Company*. His correspondent in Northern Nigeria "gave the opinion that the formation averaged from 20 to 40 feet wide, and carried 20 per cent. tin, at a very low estimate." Mr. W. E. Thomas also expressed the opinion that "it did not matter whether there was a true fissure tin lode if the tin was there in payable quantities. He had recently been through the *Jemaa* district, and when he arrived at *Jemaa* he was not surprised to find that certain mining men there had discovered a lode. Later on, he himself had found evidences of the existence of a tin lode formation on the *Keffi Company's* property, about 20 miles further south, where the engineers had said that the outcrop was in some places as much as 500 feet wide, showing tin contents of high value. If they had a large surface deposit of tin-bearing ore, so much the better."

"Can you Hit the Bull's-Eye?"—See page 714.

NOTES ON NEW ISSUES.

CITY OF NEW WESTMINSTER.—A Canadian issue, the "validity" of which "has been certified by Mr. Alexander Bruce, K.C., of Toronto." What more can investors require? New Westminster has "an estimated" population of 16,000, we are told. Why "estimated"? Could not they have been counted?

BETHLEHEM STEEL COMPANY.—A most appropriately named issue, and one best left to Messrs. Barnum, Snyder, Schwab and Shick, and the other directors and officers of the company. The bonds are being offered "simultaneously" in New York and Amsterdam—which are the proper places for them.

MAY MORN ESTATES.—New Zealand this time. The object is to acquire land "estimated" to contain "2,000,000 superficial feet of valuable timber," and a site for a saw mill, and then to erect the mill, and connect the property up with the Government railway "by means of a light railway, nine miles in extent." And when it has all been done, assuming, of course, that all the necessary capital is subscribed, "there *should be* at least £8,500 remaining for working capital." What a scheme!

HILL'S GAS PLANTS.—More plants—the plant, in this case, however, consisting of patents relating to Petrol Air Gas, including the registered trade mark, "Halo." It is not every board of directors which starts with a halo—may this one always wear it. But why should the company pay the "Northern Industrial Syndicate, Limited," £40,000 for what they are getting for £25,000—to say nothing of the great difference between the cash portion of the purchase prices as between the promoters and the real vendors?

PORTO RICO RAILWAYS COMPANY.—More Canada! Proceeds of issue to be used "for the construction of a new storage dam, the extension of, and additional equipment for, the hydro electric plant of Comerio," etc. And do not forget that it is "expected" that the new dam "will be completed early in the year 1913." But inasmuch as Porto Rico is a colony of the United States, and that its Governor and Executive Council are appointed by the President—why come here for money? A "new dam," indeed! The old one will do for us.

DUSUN DURIAN RUBBER ESTATE.—Formed to acquire "and further develop" a rubber property in the Malay States, upon the basis of a report by "Mr. A. B. Milne, of Ipoh, F.M.S., the visiting agent to the Changkat Salak Rubber and Tin, Limited, *and to many other companies*," and who is further described as "an experienced planter." He will require to be if he can get this issue through, notwithstanding that "no estimate of any profits from the new area to be planted with cocoanuts is included" in the estimated yields. It is further stated that the purchase price is £9,868 less than the valuation of Mr. Milne, and that nothing is paid for goodwill, not even the goodwill of the owner, in parting with his property for nearly £10,000 less than it is worth! We refer to Sir Robert Laidlaw, *J.P.*—which we presume indicates Jovial Philanthropist.

JOHN BULL'S FINANCIAL LETTER-BOX.

(1) *Letters containing inquiries must be addressed to the City Editor,* JOHN BULL, *52, New Broad Street, E.C. The names and addresses of correspondents must be enclosed, not, of course, for publication, but in token of good faith. Anonymous communications will be disregarded.*

(2) *Correspondents should adopt either a nom-de-plume, or mention initials, under which the replies will appear in the paper. The stocks or subjects inquired about should also be numbered.*

(3) *Replies are made only in the ordinary way through the columns of this journal under the above heading, and not by letter.*

(4) *In no circumstances will the proprietors undertake the sale or purchase of stocks or shares.*

(5) *If inquirers wish it, the names and addresses of respectable firms of stockbrokers, members of the London Stock Exchange, will be supplied to them, in which case a stamped addressed envelope must be enclosed.*

(6) A Postal Order for 1/- must accompany each Financial or Insurance Inquiry.

KENT COLLIERIES.—C. P.—Yes, these are the 10 per cent. preference shares of the Kent Collieries, which are quoted at about 26s. 6d., and your certificate is quite valid. The head office of the Company is at Dover, but there is a London office at 4 and 6, Copthall Avenue, E.C.

ASSOCIATED COUNTY HALL AND THEATRES.—DOUBTFUL.—You are right to be doubtful with regard to this concern, regarding which little or no information is available. I do not advise purchase of the shares, if only on the score that there is no market for them.

NILE VALLEY.—J. H. D.—You certainly should have paid up the final call when demanded, but your best plan is to write to the Company, explaining the circumstances, and offering to pay the same. The secretary and offices are Mr. A. P. Sprange, Throgmorton House, Copthall Avenue, E.C.

£180 INVESTMENT.—WORKER.—The best of the gilt-edged group is Irish Land 2½ per cent. stock at 78½, yielding £3 11s. 6d. per cent. per annum. Whatever happens in connection with Home Rule, this stock is guaranteed by Great Britain, and is, therefore, absolutely safe.

CORPORATION LOANS.—DIAMOND.—Such loans are, of course, quite safe, but I might point out that investment in securities is more desirable from the point of view that the latter are realisable at any time, should the occasion arise, while they have also a margin for appreciation in capital value. These points apply more particularly to Colonial Government Bonds, most of which are trustee investments, and yield up to nearly 4 per cent. per annum.

RUBBERS.—NORTH WALES.—The Congo Rubber Plantations, Ltd., is still in existence, and the secretary and offices are Mr. F. B. Wright, 17 and 18, Mincing Lane House, London, E.C. No information is available beyond the statement that the Company acquired the right to deal with 24,000 acres north-west of the Congo and Sangha Rivers. You should bring this to the notice of the secretary, and if he still fails to give you the information you seek, you should combine with your fellow-shareholders to secure an investigation of the concern, and its present position.

MINES, &c.—WALRUS.—(1) I do not think either of the Companies, certainly not the first mentioned, will pay a dividend this year. Take a profit when you can get it. (2) Not until the mine gives better indications of its ability to retrieve the past. (3) Maikop Victorys and Black Seas. (4) Brewery stocks should be invested in only sparingly.

NORTHERN TERRORS.—G. M. S. (London).—The Bonds are quite in order.

OIL (Liverpool).—The latest information with regard to the Amalgamated Oil Pipe-Lines of Galicia was contained in the prospectus in May last year in connection with the new capital, and given at subsequent meetings. The directors were then endeavouring to acquire additional businesses, and also to come to an agreement with the Union of Crude Oil Producers. As, however, the latter has recently been dissolved, it would appear that the negotiations in question have not had a favourable issue. The directors might now consider the advisability of issuing a statement upon the present position, as no information of an official character has been forthcoming since the end of October last year. The shares are quoted at ¼ to ½.

INSURANCE REPLIES.

CITY LIFE ASSURANCE.—L. H. (Neasden).—The head office is 6, Paul Street, Finsbury. Yes, their "Ideal" Policy is quite good.

LONDON AND MANCHESTER.—PERPLEXED (Epsom).—You do not say whether your parents have knowledge of the insurance. Another point is—has the insurance been effected for possible funeral expenses? J. C. (Montague Square).—I cannot advise you unless you inform me in what relationship the insured stands to you, and whether the latter is aware of it. You should not have allowed the other policy on your grandmother to lapse.

NATIONAL UNITED.—COPPERS.—You cannot escape the calls. I presume that your policy has been taken over by the new Company.

ANNUITY.—A. B. C.—Both the life offices are suitable, or you might try the Scottish Widows' Fund or the North British and Mercantile—not the Benefit Society.

WESLEYAN AND GENERAL.—SOCIALIST.—This treatment appears most unfair, and you should object to it. It seems most improbable that there is such a clause in the agreement.

INSURANCE OF FATHER AND MOTHER.—M. H. M.—It is not the question whether you have paid more in premiums than the amount, but of the legality. Was the agent or the Company aware that you had insured your father and mother without their knowledge, or did you withhold this information from him?

CLAIM AGAINST INSURANCE COMPANY.—HALIFAX (Newtown).—According to your letter, and the reply from the office, the position is rather complicated, and it would almost be better to come to terms, and accept an undertaking that the Company will pay at death, thus making the policy quite safe.

ANNUITY.—E. A. N.—The Company is in a good position, but not exactly one of the first-class ones. Why not write for terms to the Scottish Widows' Fund or North British and Mercantile.

LIVERPOOL VICTORIA.—J. G. (Anerton).—I do not recommend the wife to insure her husband's life without his knowledge. It may lead to serious complications.

EIGHT POLICIES.—J. D. S.—It is not absolutely necessary that the application proposal should be signed by the persons being insured, but there are many complications in this matter, and unless you can prove that you had purposely given wrong addresses, or made other changes, I do not see how you can succeed. You had better put the matter before a solicitor.

PRUDENTIAL ASSURANCE COMPANY.—CONSTANT READER (Newcastle-on-Tyne).—The policies appear to be illegal. As you have paid such a short time, the best course would be to let them drop. D. G. R. (W. Firle).—(1) Yes. (2) Yes. (3) No. (4) Yes. (5) Yes. W. L. (Barnsley).—You appear to have been badly treated, but we are afraid you have no remedy. You should have received lapse notices. A. B. C. (Lakenham).—You cannot claim, and must accept the free policy or lose all your money. E. T. (Hornsey).—You can claim a cash surrender of £1 10s. on the three oldest policies (10s. on each). The others have no surrender value at all. I. M. (Glasgow).—The Act of 1909 does not make the policy legal. You can recover in the manner suggested. Order the Act through your newsagent. K. G. (Moretonhampstead).—The first policy is illegal, and the premiums paid are recoverable. The second is legal if taken out to cover funeral expenses. E. L. (Eastbourne).—The policy on the life of your step-father is illegal, and you could recover the premiums paid. Your own policy is illegal. R. B. (Burnley).—Your father's policy is illegal. Your wife could sign for the children. J. T. ((Sheffield).—As you have an insurable interest in the life, and the policies have been properly assigned, you can claim without any difficulty. R. M. (Norwich).—The Company would be compelled to pay. The surrender value would be small. J. T. (Stanford-le-Hope).—You cannot make any further claim upon the Company. C. S. (Inverness).—Get a good local solicitor to take the case up. W. S. (Glasgow).—You cannot claim the return of your money, but could demand free policies for the first two issued. O. S. (Broadwater).—The policies should be endorsed by the Company. M. W. (Leyton).—Write the chief office for the return of your money. If they will not refund it, sue them. C. D. (Hockley).—Your son's policy is legal. You should have received a notice respecting the other, which is illegal.

It is requested that all letters sent us relating to the validity of policies held in the Prudential be marked on the envelope "Prudential." Owing to the number of inquiries which have been received, some little delay in dealing with them is unavoidable, but every endeavour is being made to expedite matters.

**"Can you Hit the Bull's-Eye?"—*See page 714.*

THINGS THAT MATTER.

By Norman Tiptaft.

WANTED, A NEW RELIGION.

We want a new religion. I don't mean that I personally want to change mine, or that you specially want to change yours—if you have any (which, considering the tendency of the age, is unlikely)—but there exists a demand for something fresh. The old faith is shattered, the new science has not taken its place. Men have questioned the old and disbelieved it; they have asked of the new and doubted.

The demand comes from two quarters—the rich and the poor. The latter want one that will transform the world into something a little less like hell; the former want one that will teach the poor to respect their betters and submit patiently to that state in life to which Providence has been pleased to call them. One set asks for a religion that shall mould the action of the factory on the week-day as well as the attitude of worship on Sunday; the other asks for more hell-fire, interdiction, excommunication, and general curses on those who decline to do as their pastors and masters tell them. One set is tired of a religion that is a humbug and a sham—divorced from the pressing problems of the day and giving no guidance to the conduct of the nation's commerce; the other laments the modern tendency to "combine religion with politics," and vigorously asserts that religion is religion and business is business, the two being things entirely separate and apart.

The Rich and "Religious Revivals."

The poor show their contempt for the present farce which calls itself religion by simply staying away from the various places of worship. The rich show their desire for something which will serve them even better than the one they now hold by such efforts as the mission which has just concluded in America. "A religious revival of unprecedented proportions has just been held in New York as the culminating feature of the 'National men and religion' forward movement. This movement has had the moral support and financial backing of a group of well-known financiers and business men, headed by Mr. J. S. Cannon, President of the National Bank, the original projector of the campaign to revive religion and allay the growing social unrest."

* * * * * *

When the ordinary man sees a group of financiers backing a "religious" movement, he has very good reason for enquiring what the worth of the religion is. Is it likely that men who spend their lives in sweating their employees and smashing their competitors will be the kind of people to whom one would turn for advice on spiritual matters? Yet these are they who arrogate to themselves the right to teach "religion" to the masses.

At a meeting the other day of the London City Mission, the chairman, a Mr. Bevan, deplored the spread of Socialist Sunday schools, and said that the kind of teaching given there was such as to demand the serious attention of the City Mission—presumably with the object of converting the youngsters to one of the hundreds of warring sects that exist in this country to misinterpret the teaching of Christ. Now the Socialist Sunday schools do *not*, of course, teach any religious dogmas about the life to come, but they do teach the children to behave themselves decently in this life, and to try and make the world a brighter and happier place for their fellow creatures. This teaching is not good enough, apparently, for the City Mission; and so, instead of spending its energies in an endeavour to upset the present rotten social system and substitute a better and cleaner one, it is to waste time in instilling various dogmas about heaven and hell, God and the Devil into children whose main concern is with earth and how to live thereon.

* * * * * *

The fact is, if religion is to exert any influence at all over the majority of people, it must be a religion that can be translated into everyday action. The superior person and the ecclesiastic may call as loudly as they will for the ordinary folk to come and worship the God they have enshrined, but unless that God bears some relation to human affairs, and His priests and ministers show themselves to be on the side of social justice, the ordinary folk will neither obey their behests nor worship their God. Millions of men believing in the religion of feeding the hungry, clothing the naked, helping the helpless, laugh at the mockery of a church that tolerates slums, poverty, preventable disease, infant murder, sweating and prostitution.

It is idle to say that the churches do not tolerate these things; they do. Where is the religious crusade against sweating? Where is the religious crusade against infant murder? Where is the religious crusade against poverty?

Plenty of sermons are preached against drinking, gambling, smoking and swearing; a few even are preached against adultery. It is fashionable to condemn these things—they are the sins most in favour with the lower orders, and it costs nothing to attack them. How many of the churches came out in favour of a living wage for miners? But a living wage is the solution of most of the evils from which we suffer to-day.

"A New Heaven and a New Earth."

The poor are tired of platitudes about heaven. They don't want heaven—not yet, anyhow. They want enough food, clothing and shelter on earth. The middle-class man is tired of weird stories about the Devil, the fall of man, the wanderings of the Israelites, the Pauline theology. He wants the straight deal in business here in the twentieth century civilisation.

What is the matter with the present religion is that very few people believe it. We want something in which we can believe. Most of us are men and women to whom life is a constant struggle. We are surrounded by evils that can be prevented, by social conditions which make it easy to do wrong and hard to do right. In our difficulty we ask the aid of religion, and instead of offering practical help in dealing with our problems, its representatives babble of heaven and hell—after we are dead—or, if they speak of this world, of the ingrained wickedness of human nature.

We don't want to hear about the wickedness of human nature—we know it. We don't want to hear about heaven and hell—we don't know anything about them and neither do those who speak of them. We are not, in fact, anxious for words at all: we want deeds.

We will forgive the church and chapel-goers all the dogmas they believe—nay, we will even believe them ourselves—if they will abolish poverty, stop sweating, clear out the slums and give us the straight deal in our business affairs.

* * * * * *

No, my dear good people, I am *not* irreligious. I know that "man shall not live by bread alone," that the material things are not the only things that matter, that even given a sufficiency of them we should be far from realising a Kingdom of God on Earth, that the human soul cries out for something more, something finer, better, nobler—*but*, we are most of us very material. We cannot see much beyond the things that are immediately around us, and religion to be of any use to us—whatever else it may be capable of—must work on the surroundings that we can understand. When it does that, we may be able to follow it into those realms that we cannot fully comprehend, but until it convinces us and helps us with the things that are seen, the things that are unseen will have small attraction for us.

* * * * * *

There is only one definition that I know of given in the Bible as to what religion is: "Pure religion and undefiled before God and the Father is this, to visit the fatherless and widows in their affliction and to keep himself unspotted from the world."

From workhouses, from sweating dens, from the streets, from prisons, from slums rises the bitter cry of the fatherless and the widow, rises the cry of the poor and they who have no helper.

* * * * * *

After Two Thousand Years!

London Readers—
See Important Announcement on page 685.

"Can you Hit the Bull's-Eye?"—See page 714.

A WONDERFUL CHANCE

£20,000 IN 5% INCOME CERTIFICATES

AND

£7,500 CASH ALLOWANCES.

FREE BONUS TO "JOHN BULL" READERS.

In order to place before every reader the GOLDEN OPPORTUNITY of acquiring

FREE 5% INCOME CERTIFICATES

in an Industrial Concern, arrangements have been made by a well-known firm of Bankers to distribute the above-mentioned £20,000 in 5% INCOME CERTIFICATES and £7,500 in CASH ALLOWANCES. These Certificates and Vouchers for Cash Allowances will be issued

IN STRICT ROTATION

It is, therefore, important to reply at once if you intend to grasp this WONDERFUL CHANCE OF ACQUIRING SOMETHING FOR NOTHING, which will help you to invest in a business in which the leading expert's advice proves that THE SHARES WILL RISE IN VALUE, in the course of a short period,

HUNDREDS PER CENT.

In order that you may increase your income and add comfort to your life

TAKE THIS FREE OFFER

ALL YOU HAVE TO DO is to write your name and address plainly on a postcard, put a halfpenny stamp on it and POST AT ONCE.

THERE IS NO LIABILITY ON YOUR PART WHATEVER

This is an offer made to the thrifty saver, and

A CHANCE OF A LIFETIME

All the Bankers wish to do is to put before 100,000 people an Illustrated Prospectus of AN OPPORTUNITY THAT WILL PRODUCE A FORTUNE. If you receive no reply you will understand that the whole of this Wonderful CASH AND BONUS OFFER has been over applied for.

SO DON'T DELAY—APPLY AT ONCE

HATTON MORRIS & CO., Bankers,

(Dept. J.B.), Carlton House, Regent St., LONDON, S.W.

MORE ABOUT THE AMAZING MARRIAGE.

BY "RETLAW."

It is understood that the early passages which ultimately led to the matrimonial alliance between the *Morning Leader* and the *Daily News* were full of interest—not to say romance.

We believe—but we cannot vouch for it as a fact—that the first advance came from our dear old friend, the *Daily News*, who, feeling the need of connubial comfort and the want of someone to keep her warm during the winter, when even deep draughts of cocoa fail to restore her circulation to its former briskness, cast her eye upon the robust figure of the lusty *Leader*, and, taking advantage of Leap Year, popped the question.

The *Leader*, it is said, did not at first regard the proposal with enthusiasm. He felt the natural repugnance that youth feels for age when marriage is the question, and when it is the female who, shrivelled and sapless, bears the burden of years. Consequently the preliminary negotiations might very well be described in the words of an ancient humorous song, once popular:—

"Oh, wouldn't you like to go
Ho, ho, ho, ho, cocoa!
And ask my dear papa?
Ha, ha, ha, ha, ha, ha!"
But the *Leader* gay said "No!
Ho, ho, no, no, cocoa!
You're a nice old pet,
But I'm not caught *yet*,
Ha, ha, ha, ha, ha, ha!"

But who can resist for long the importunities of the sex? The *Daily News*, sly old dear! was wide awake enough to see that this was her last chance, and she was not going to miss it.

"But," the *Leader* is said to have protested, hoping to get out of it that way, "I am not worthy of you. I am a bit of a rake, you know—go in for horse-racing, try to tip the winner, and all that sort of thing. I am afraid I might drag you down to my level."

"Darling, I should love it," the *Daily News*, all of a flutter, is assumed to have replied.

This, manifestly, left the *Leader* no avenue for escape. He put the best face he could on the matter, tried to kiss her without making a grimace, and went out dejectedly to buy the ring.

We are led to believe that the wedding was a queer ceremony. The blushing bride, attired in a print dress and carrying a bouquet of *sub rosas*, was given away by the *Star*; and Captain Coe acted as best man to the groom. The *Daily Chronicle* had been invited to be present, but did not put in an appearance—a fact that occasioned the bride considerable annoyance. The knot being tied, the happy pair left for the Cocos Islands, where their brief honeymoon was spent.

The friends of both are now waiting with interest to see what will be the outcome of this amazing marriage

MORE RAPID REVIEWS.

BY OUR CURT AND CANDID CRITIC.

In Cotton Wool.—The plot is well wrapped up.
Honest.—A work of rare imagination.
The Spinster.—We clasped it eagerly, and let go with regret.
Great Was the Fall.—Managed it—at a push.
The Eternal Struggle.—Gave it up at the first chapter.
The Woman Hunter.—All Scotland Yard should read it.
The Shoreless Sea.—Sorry we embarked on it.
Wings of Desire.—A fine study of flappers.
The Cost of It.—So far as we were concerned—a bad headache.
Oh! My Uncle.—Should prove pop-ular.
Eve.—Turned over the last leaf with reluctance.
The Common Touch.—Feelingly written.
In the West Wind.—Written in a breezy style.

London Readers—
See Important Announcement on page 685.

UNWITNESSED WILLS.

[This is a companion feature to our "Anticipated Epitaphs"—and is just as authentic.]

This is the Last Will and Testament
—of me—

GEORGE CADBURY, of Northfield, in the County of Worcestershire, gent.

I HEREBY REVOKE all former testamentary dispositions made by me.

I GIVE AND BEQUEATH unto the Proprietors and Editor of the *Daily Chronicle* each a box of Bournville chocolates to sweeten their tempers, and my sincere recommendation to keep up the circulation of their journal by a judicious amalgamation with another halfpenny newspaper, such as the *Daily Express*. A difference of political or other principles must not be considered when the life of a newspaper is at stake. *I* willingly abandoned my rigid attitude against horse-racing when the existence of the *Daily News* hung in the balance, and the result has exceeded my most sanguine expectations.

I GIVE AND BEQUEATH unto Captain Coe the sum of £500 (five hundred pounds) a year for life on condition that he do sign the temperance pledge and refrain in future from giving racing tips. I have no objection to his continuing to write in the newspapers on "form" and the past performances of gee-gees, but, as in the case of my paper, the *Daily News and Leader*, he must draw the line at "tipping." Let his readers make their own selection when they want "a bit on"—of course reading between the lines of the "form."

I GIVE AND BEQUEATH unto Thomas McKinnon Wood, of Portland Place, London, gent., who stated in the House of Commons that it were better to get drunk once a fortnight than to indulge in alcoholic refreshment every day, a large tin of my Cocoa Essence, in the hope that he will drink it, and, as a result, advise the public, through the medium of the House of Commons, that a cup of Cadbury's Cocoa every night is far better than getting drunk once a fortnight, and immeasurably more grateful and comforting to the system.

I GIVE AND BEQUEATH unto the Editor of JOHN BULL a box of chocolate drops, as a slight recognition of his kindness in pointing out to his readers the fact that by some unavoidable oversight particulars of the sales of the first issue of the *Daily News and Leader* were printed the day before the paper went to press.

(Here follow private bequests.)

MR. BOTTOMLEY AND THE STRIKE.

Speaking at Trafalgar Square on Sunday, Mr. Bottomley advised the men not to trust to either parliament or the lawyers or to professional politicians outside. Not more than half-a-dozen Labour Members were any good. All the lawyers were by profession and temperament biassed. What they had to do was to make sure first that their demands were just not only to themselves but also to the public. They had no right to punish the general public because of their quarrels with their employers. They should drop party cries at elections and insist upon a proper business Board of Trade with a Labour department consisting of an equal number of workmen and employers, and presided over by a Business president. They should remember that their trade unions owed a great duty to the general public which would always support them when their grievances were real. Brute force was a remedy which should never be used except in the last resort, and they could get much more by securing the moral support of the community. At present party politics was their chief enemy.

DERBY SWEEPSTAKES
PUBLIC WARNING.

SEE PAGE 716.

"Can you Hit the Bull's-Eye?"—*See page 714.*

LIFE ASSURANCE FOR A £5 NOTE.

NO FURTHER PAYMENT REQUIRED.

The Policy cannot lapse and is therefore non-forfeitable.

A scheme well worth the consideration of readers of "JOHN BULL."

The company introducing this new policy, known as the "Ideal Single Payment Policy," is the CITY LIFE ASSURANCE CO., LTD., 6, Paul Street, Finsbury, London, E.C., from whom prospectuses and proposal forms may be obtained free on receipt of the form attached to this announcement.

Some Particulars of the Scheme.

"THE IDEAL SINGLE PAYMENT POLICY."

The idea of this policy was suggested to us by one of our journalistic friends who said there were many people who could afford now and then a Five Pound Note, but who could not be certain of keeping up a regular annual payment for their insurance. Then, why not allow them to buy so much insurance outright with each instalment they had to spare?

That idea has been successfully worked out and the result is the "Ideal" Single Payment Policy. This policy does not share in profits, as the object aimed at has been to give the maximum amount of whole-life assurance possible for a single payment of £5. Under this plan a young man age 21 next birthday, may obtain a whole-life policy assuring £15 in the event of death at any time. There is nothing more to pay, but should he wish to increase his insurance he can take out another policy the following year, assuring the sum of £14 14s. for another payment of £5, and so on from year to year.

The proposition works out as follows:—
Man or woman age 21 next birthday, at commencement.

Age Next Birthday.	Single Premium.	Amount of Whole Life Assurance Bought Outright.
—	£	£ s. d.
21	5	15 0 0
22	5	14 14 0
23	5	14 10 0
24	5	14 4 0
25	5	14 0 0
26	5	13 16 0
27	5	13 12 0
28	5	13 8 0
29	5	13 4 0
30	5	13 0 0
Total £50.		**£139 8 0**

It will be seen that for a sum of £50 spread over ten years the member has bought ten separate policies assuring the aggregate sum of £139 8s.

It must be remembered these policies CANNOT LAPSE, and that the member can please himself what payments (if any) he will make from time to time with the object of increasing the amount of his assurance.

The single payment may be for any sum from £5 upwards, but must be a multiple of £5.

Guaranteed loan and surrender values are provided and endorsed on the policy in the "ideal" way.

No medical examination is required.

Women may take up these policies as well as men.

It is certain that there will be a great demand for the City Life Ideal Single Payment Policy as soon as it becomes known. It is a novel idea—build up your insurance cover "a brick at a time." Every policy helps to make the future more secure.

OPINIONS FROM THE PRESS.

"The Single Payment Policy—or, as we prefer to call it, 'Pay-as-you-please Policy'—is an excellent one in every sense of the word."—BRITISH UNDERWRITER.

"Single Payment Policies" are a form of insurance little realised by the outside public, but to investors of fluctuating means in many ways the most business-like and satisfactory. To exemplify the working of the scheme we may take a young man of 21 years of age who can spare a premium of £5. He can obtain from the City Life an assurance of £15 at his death at any time, without any further liability. Supposing, however, he finds that he has, the following year, another £5 in hand, he can then take out a further policy insuring £14 14s.; and so on from year to year. **The scheme is attractive, and eliminates a difficulty that has stood in the way of many a would-be policyholder."**
—OUTLOOK.

"The 'Ideal' Policy of the City Life Assurance Company holds the field, but that does not preclude the promulgation of a supplementary policy, such as the **Ideal Single Payment Policy,** which suits people who can afford a five pound note now and then but could not be certain of keeping up a regular annual payment for their insurance. The object aimed at is to give the maximum amount of whole life assurance possible for a single payment of £5. No medical examination is required. Women are insured under these policies on the same terms as men."
—SCOTTISH CRITIC.

The "Ideal" Single Payment Policy.

"The Single Payment Policy of the City Life Assurance Company gives the maximum amount of assurance obtainable for a single payment of £5. **After the first payment nothing further is payable,** and the company keep the policy in force, and in the event of the death of the policyholder at any time, pay the full amount stated on the policy."—FINANCIAL CHRONICLE.

The Single Payment Policy.—

"The new departure made by the City Life Assurance Company should be welcomed. This company is now issuing what it calls 'The Ideal Single Payment Policy, which gives whole life assurance for a single payment of £5. **After the first payment nothing further is payable. The company keeps the policy in force, and in the event of the death of the policy-holder the company pays the full amount stated in the policy.** Thus a young man of, say, twenty-one, with an odd £5 to spare, takes out one of these policies, which assures him the sum of £15 at death. He has no further liability, and if next year he has another £5 to spare he can take out another policy assuring £14 14s., and so on from year to year. Or take a young woman of twenty-one. If she takes out one of these policies every year for ten years, she will have over £139 whole life assurance bought at a cost of only £50. **The merit of the scheme is that the assured is guarded from loss through the mischances of life. He has paid his money once for all, and, come what may, the benefits of the policy remain to him. It will be surprising if this policy does not become very popular."**—ROYAL SOCIETY OF ARTS JOURNAL.

.....

THIS FORM MAY BE USED.

TO THE MANAGER, City Life Assurance Co., Ltd.,
6, Paul Street, Finsbury, London, E.C.

Please send me prospectus and proposal form of the "Ideal Single Payment Policy."

NAME .....

ADDRESS (Mr., Mrs., or Miss) .....

DATE..... .....

IN THE BARBER'S CHAIR.

[*Being Conversations in a West-End Barber's Shop, Overheard by our Reporter.*]

SIR LEANDER STARR JAMESON, C.B.

Good evenin', sir. . . . Shavin' ? . . . This chair, sir, if you please.

We're 'avin' a wunnerful May, sir, ain't we ? . . . Arfter all, sir, there ain't no place like England in the spring. I 'ear the country's lookin' lovely. These Orstralian cricketers must think it a treat, comin' from Orstralia. There's quite a lot of Colonials in London jest now, I unnerstand. I was speshully interested to see Dr. Jim 'ad come 'ome from South Africa. You'd never think 'e was the sorter man 'e was, to look at 'im, would you, sir ? Looks so quiet and thoughtful like, 'e does. But talk about pluck, why, 'e was full of it ! I 'appened to be in Jo'annesburg in the nineties—jest arfter the Raid—workin' in a barber's shop in Commissioner Street. So I 'eard all about it, and all about 'im, too. . . . Razor all right, sir ? . . . I don't know 'ow much Joe Chamberlain 'ad to do with it, but I do know Dr. Jim was sent word that the wimmin and children in Jo'burg was in danger, and I know the English residents 'ad arranged to rise w'en 'e rode into the town. . . . I've seen the empty oil drums wot the Boers found packed full of arms an' ammunition on the Simmer an' Jack Mine. . . . So there must have been somethink in it, don't you think so, sir ?

Yes, sir ; p'raps it's as well 'is party *did* get cut up at Krugersdorp. Things 'ave settled down very nicely, as it

'appened. But w'en I see the monument at Krugersdorp wot was put up to show w'ere the best part of 'is party was shot down by the Boers, I felt like 'avin' a go at ole Kruger myself, single 'anded.

Do you shave up, sir ? . . . Thank you, sir. . . . It's rum wot charges do come about in a man's life, ain't it, sir ? . . . There was Dr. Jim, treated like a bloomin' felon fer filibustering, sentenced to ten months' chokey, and a few years after there 'e was Prime Minister of Cape Colony. Wot's more, I unnerstand 'e took a active part in bringin' about the Union of South Africa. . . . That's the sorter man I like ! 'E didn't bear no malice against our brother Boers, as they calls 'em, although they was pretty near shootin' 'im. No ; 'e was too big a man for that. There aint no petty spite in Dr. Jim. . . . A little powder, sir ? . . .

'E's one of the men I should like to meet, 'avin' bin in South Africa meself in the ole days, w'en it wasn't pertickler safe to walk about Jo'burg at night because of the Zarps with their bloomin' revolvers, w'ich they wasn't slow to use . . . w'en we uster go to the races every Sat'dy, and the theatre or music-'all every Sunday. . . . The Rev. Meyer would 'ave 'ad somethink to tork about if 'e'd known Jo'burg in the ole days, that 'e would.

No, it was never my luck to meet Dr. Jim, although I've shaved Cecil Rhodes more than once. . . . But 'e's a "Sir" now, and p'r'aps 'e wouldn't care to shake 'ands with the likes o' me. . . . 'E would, sir ? . . . Do you 'appen to know 'im, if you don't mind me arskin' ? . . . Wot, you're Dr. Jim 'imself ? . . . Well, this is a fair treat ! . . . I've orfen wished I could shake 'ands with 'im, sir, an' now I 'ave ! . . . Thank you, sir. . . . Good day, sir—an' good luck !

ANTICIPATED EPITAPHS.

[*In this column we give from week to week an anticipatory —always good-humoured—Epitaph of some celebrity of the day. We need scarcely say we hope it will be many years before his relatives will have to consider seriously our suggestion.*]

Wythyn
Thys ornate shryne
Are cherifhed
Ye preçious relicks
Of
Saint Reginald McKenna,
Whoo,
Notwithftandynge thatte hee played hys part
Onne ye World's Stage,
Neverthelefs
Dyed in ye odour of sanctitie.
Born
Anno Domini 1863,
Hee gave hys parents small cause
To thynke thatte in hym they hadde added
One to ye Kalendar of Saints,
For
Durynge chyldhoode hys pietie was not pronounced
Hee was juft an ordinarie human boy,
Prepared for anie sorte of mifchief,
And alwaies readie for hys meales.
Havynge been privatelie inftruckted for a whyle,
Hee was sente prefentlie to King's College, London,
Whence hee proceeded
Toe Trinitie Hall, Cambridge.
Atte College hee was filled wyth ye pryde of lyfe
And rejoyced exceedyngelie in hys strengthe,
Both mental and mufcular ;
For hee became notte onlie a Scholar
And ye winner of Honours in Mathematicks,
Butte hee alfoe rowed bow in ye Cambridge Eight
Anno Domini 1887.
Atte thys tyme, alas !
Hee was of ye world, worldlie,
And hadde so small a defyre for righteoufnefs
Thatte,
Anno Domini 1887,
Hee became a Barrifter.
Butte even yette hee hadde notte reached
Ye loweft depths,
For,
Anno Domini 1895,
He entered Parlymente as Member for N. Monmouthfhyre,
And became a Partie Politiçian.
Hee now spedde alonge ye downwarde path,
Fillynge offyce after offyce in ye Liberal, Governmente,
Untill itt seemed thatte nothynge coulde save hym.
Puffed uppe with ye pryde of worldlie achievemente,
Hee became succefsivelie
Finançial Seckretarie to ye Treafurie,
Prefidente of ye Boarde of Educaçion,
Firfte Lorde of ye Admyraltie,
And
Seckretarie to ye Home Departemente,
And hys politickal degradaçion seemed complete ;
Butte,
Atte ye lafte momente
Itt was vouchfafed to hym
To sever ye Welfh branch of ye Church of England
From its parente trunk,
And eftablyfh by law a newe Churche.
Havynge accompylfhed thys goode worke,
Hee dyed,
Joynynge ye Kalendar of Saintes as
ST. REGINALD.

Touche notte ye boanes of hym whoose brow
A brand-newe halo circles now.

DERBY SWEEPSTAKES.
PUBLIC WARNING.
SEE PAGE 716.

"Can you Hit the Bull's-Eye ?"—*See page 714.*

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DRAMA OF TO-DAY.

By M. Clement Scott.

"Princess Caprice."

Music of the most melodious, colourings of the most exquisite, dresses in the finest taste, and jewels of dazzling brilliancy, are the principal features that distinguish "Princess Caprice," a "comedy with music" (*vide* programme), just produced at the Shaftesbury Theatre by Mr. Robert Courtneidge. Herr Leo Fall is responsible for the lilting melodies which enchant your ear, Mr. Alex. M. Thompson claims the kudos of having done the English version of the German libretto, and the lyrics are by Scott Craven, Harry Beswick, and Percy Greenbank. "Princess Caprice" is, without a doubt, an acting as well as a singing character, and it is of no use for any lady, however popular she may be, to try to make a success as the singer unless she be an actress as well. It is here, then, that Miss Clara Evelyn does not reach the level required in Leo Fall's play. There is but one little lady in the whole of London I can think of for the name part to-day—and she is called Marie Tempest. Oh, what a Princess Caprice she would have made! As it is, the very life and soul of the entertainment is Mr. George Graves, whose hold upon the favour of the public is proved by the way the operetta begins to flag whenever this comedian leaves the stage. Mr. Graves is the central figure; he tones down all the rough edges, and smooths the awkward corners by sheer force of his eccentric fun and merriment, only allowing the swaying measures of the German composer's music exactly time enough to be fully appreciated. Never has a more fascinating production been gazed upon by eyes accustomed to beauty through the lavishness of George Edwardes, but Mr. Edwardes himself must own that "Princess Caprice" out-Herods Herod in the matter of luxurious and wonderful stage pictures. The ladies' court costumes alone must have cost a small fortune. At present Mr. Courtice Pounds has no opportunity of showing his gifts to advantage, but I hear a solo is about to be introduced for him in the second act. Miss Cicely Courtneidge scores an easy winner as the Princess Clementine. She sings brightly, dances daintily, and is altogether charming in a somewhat hazy group of handsome figures that do not, I am sorry to say, quite fit into their respective places. The cast should have been carefully revised before it was decided upon, and it is to be regretted that this was omitted, for more artistically graceful and effective scenery has never before been witnessed in an English theatre. Mr. Robert Courtneidge has done his share of the work perfectly, but it is the highly-polished, neat, and well-trained artists who are missed. What about——? Dear me, it's no use talking; to be wise after the event is no earthly good.

THINGS WE HEAR, BUT MUST NOT REPEAT.

The name of the ingenious young gentleman who said to the rich City man, "Your money or your wife!"

The identity of the newly-promoted admiral who behaved so rudely during the recent naval display.

The locality of the fashionable square gardens which are becoming noted for revelry by night.

The name of the hero who took away his luggage from the *Titanic*, and had it thrown overboard on reaching the *Carpathia*.

The reason why a celebrated actress has named her toy Pomeranian "Swiss Chocolates."

The reason why Jim Crow has christened his bull terrier puppy, "The Carpenter."

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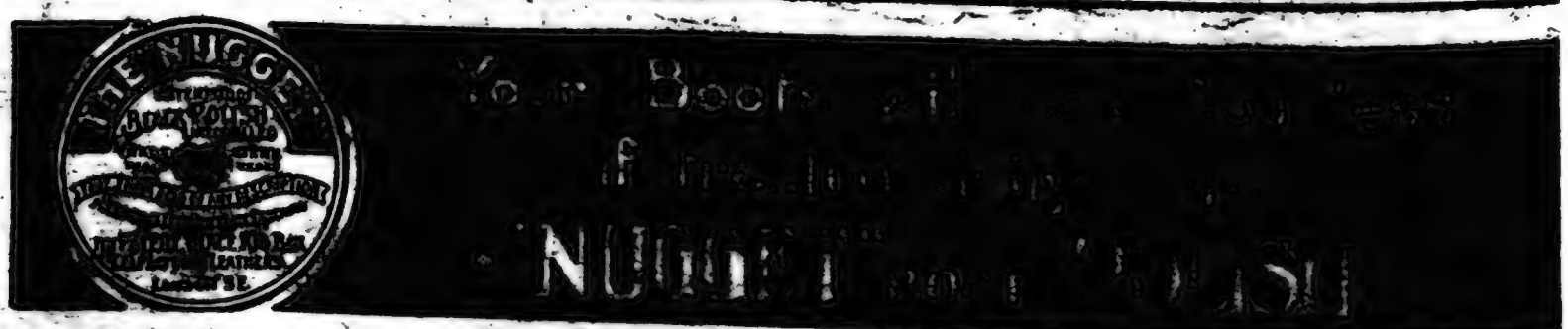

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Not only have the manufacturers' stocks which we have purchased been sold at half the original cost, but every article of our own stock has been marked down considerably in price.

In order that Country Customers may make a personal selection, we will pay their fares to town on all orders of £30 and upwards.

We hold a stock of second-hand furniture to the value of £10,000. This has been acquired from all the noted private sales during the past six months, and in this department also considerable reductions have taken place.

We have issued a special sale catalogue, which we shall be pleased to post free on application.

Any article we sell may be obtained on our well-known Gradual Payment system, the payments to extend over one, two or three years at the option of the purchaser. No deposit is required, neither do we add interest or make any extra charges whatsoever.

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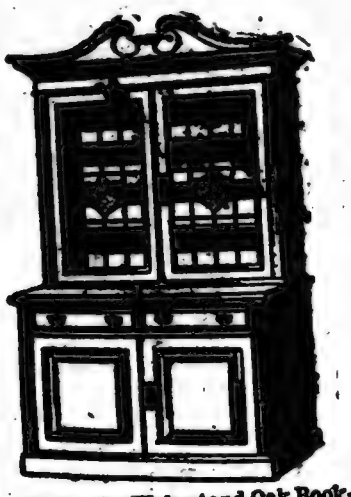

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JOHN BULL'S LETTER BAG.

[The EDITOR replies to, and has a chat with, some of his numerous correspondents.]

NOTICE TO CORRESPONDENTS.—Will readers, when forwarding cuttings from newspapers, take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

CORRESPONDENTS, when writing regarding previous communications which they may have addressed to us, should always mention the nature of the matter therein referred to. Owing to the great increase in the number of INQUIRIES *received consequent upon the abnormal growth in our circulation, it is no longer possible to answer them all in "Letter Bag," and* ONLY THOSE OF GENERAL INTEREST *will be noticed. The Editor will, of course, still be grateful for information, "biscuit" material, newspaper cuttings, etc.*

AUTHORS and ARTISTS *submitting MSS. and drawings for consideration must write name and address upon the back of their work. The Editor cannot accept any responsibility for the safe custody of MSS., etc., so forwarded, but will endeavour to return unaccepted work* WHEN STAMPED, ADDRESSED ENVELOPES ARE ATTACHED TO THE MANUSCRIPT. ALL MATTER SUBMITTED MUST BE ORIGINAL UNLESS OTHERWISE STATED. *The most suitable lengths for articles and stories are about 750 words (one column), or 1,500 words (a page).*

The EDITOR *cannot express any opinion upon the value of postage stamps, old china, pictures, coins, books, etc.*

CORRESPONDENTS ARE REQUESTED NOT TO SEND ORIGINAL CERTIFICATES, TESTIMONIALS, ETC., *as, though every effort is made for their safe custody, they are liable to be mislaid. Copies only of such documents should be forwarded in the first instance.*

"THE WIFE OF AN UNEMPLOYED."—All very well, but what legislation do your propose for unemployment? The less legislation we have, the better.

X. (Brighton).—As a matter of fact, Crow eschews italics. Tiptaft shall have a holiday when you invite him down for the week-end.

G. M. (Canada).—Bless you, we don't mind having our thunder stolen by Colonial papers. As they have no ideas of their own, we gladly spare a few of ours.

E. S. (Hayward's Heath) says emigrants on their way to Canada are treated like cattle: "We were turned out and driven on deck no matter what the state of the weather or our sufferings from *mal de mer*, and kept up there for two hours at a time whilst the bunks were being disinfected with chloride of lime owing to the stink." He gives unpublishable details about the unsanitary arrangements. Even washing seems to have been impossible.

"BAKERITE."—It is certainly hard that tobacconists' assistants should have to work on Sundays and Bank holidays.

"A READER" says no one would sail on steamers if they saw the insides before they went on board. How does one sail on a steamer?

REV. P. H. C. (Penrith).—What possible profanity is there in referring to the hair of Bible people? Jim Crow happens to be a very devout.

J. T. (North Shields).—Wait and see the *Lay Lawyer*.

MISS E. (Brixton) writes: "Although only seventeen years of age, I wish to ask if you could tell me of any one who would grant me a loan of five pound. I do not want a lending firm, but just some kind person. It may seem such a small sum to some one in this city, but to me it will be my foundation to a new future, my stepping stone to a better height." Will she send her photo?

"ADMIRER."—We agree that lunacy should be a ground for divorce, particularly as it is often a stimulant to marriage.

"ANON" (Canada) writes "these blasphemous eugenical devils are mad." Nonsense.

H. P. (South Lancing).—Pish! How can anyone analyse the frame of mind of Government officials? We are not sure that they have any minds.

"CASH" is a railway booking clerk, and works from 7 a.m. till 11 p.m. for an insufficient wage. He says this is "not an isolation case." No wonder it takes a long time to buy a ticket.

A. S. (Glasgow) asks "whether Paris is twice the size of Glasgow, including Glasgow's new boundary bill?"—No bet.

"A VISITOR" says that "as one walks on the Palace Pier at Brighton, a weird and indescribable cry assails one, it emanates from a dozen or more voices in different tones, the whine of the beggar, the cry of the destitute, and alas! often the wail of the hungry, goes to make up this terrible noise, as they repeat over and over their one refrain, 'Ere yer are, sir-ir, 'ere yer are, sir-ir, throw us a copper, sir-ir.'" He thinks children should not be allowed to stand for hours in the water, but surely sea-water never did anybody harm.

L. C. A. (Kingston) sends a cutting from a Canadian paper, in which an Englishman says "it is no joke walking the streets of Brantford looking for work when it is 16 and 20 below zero, as the writer and a lot more men have to do every day." They might have avoided this if they had read JOHN BULL more carefully.

G. T. (Ash) says:—"The great Ash statesman sent the Ash Council's lacky (they keep this lacky at 20s. per week to run all their errands) to impress my friend that dandelions were growing on his ground and would they be removed as they annoyed the man that rents the piece of ground agoining his. I think this is too good for *Punch*." Much.

E. E. S. (Tooting) writes:—"You may be glad to receive copy in connection with a few incidents in my life which are perfectly true in my case and do not rebound to the credit of those who caused the ruin of my home and happiness and have left me to be cast on the troubled sea of adversity, tossed and blown about at the mercy of the cruel and callous wills of certain Jews who delight is to make the lives of other to feel who less fortunate the full bitterness of their utter dependness to the top of the hilt." Glad? I

J. C. McR. (Edinburgh).—We really cannot be expected to remember the titles of all the new peers created by the present Government.

"PUNTER" (Leeds).—Both Diamond's and Awberry's Sweeps are quite straight. But there are many wrong 'uns in Lucerne. See our Special Commissioner's Report on another page.

F. K. G. (Lowestoft).—We agree that it was careless of the parson to keep the funeral waiting, but what is "the Honble. Society of Nuts"?

"WEST FIFE."—M.P.'s are not supposed to read their speeches in Parliament, but many of them do, especially Ministers.

T. H. (Battersea).—Not much of a knife, but what did you expect for 2d.?

"TAXI-DRIVER" (Chiswick)—Too bad of the General Manager to open the men's private letters. A little peaceful persuasion might do him good.

"TICKET-HOLDER" says the L. and S.W. Railway service is a disgrace, and that men from the Esher and Walton districts cannot get to their offices at 9.30 a.m. It seems to us a question of early rising.

"READER" (S. Shields) writes: "I have never met a shipmaster that forced his men to have a bumboat. The crew come and ask him to let them have one," the reason being that the bumboats supply cheap whisky and gin.

G. D. (Salisbury) thinks the *Titanic* Fund should be distributed by registrars of County Courts, but it is not everybody who likes to appear in such places.

M. C. (Ilkeston).—We think advertisements should be accepted on trams even at the expense of æsthetic joys. Municipal enterprise can only be justified by success.

Miss L. T. agrees with Jim Crow that hair on the body is unsightly. But no one seems to have discovered a satisfactory depilatory.

"A READER" says that the fire-hose at Ipswich leaks and that the Chairman of the Watch Committee denounces cheap tailoring. But that is no excuse for cheap jokes about socks and half-hose.

T. W. B. (Salford).—Sorry to hear of your disappointment about the football competition, but glad you take your defeat like a sportsman. Better luck next time.

"KENTISH MAN" (Krugersdorp) says: "The Dutchman on the Rand is not typical of the South African Dutch nation. To know him at his best, which is his natural state, one must know him in his country home, and even then it must be no casual meeting." But his enthusiasm is discounted by his statement that his Dutch friends do not know whether he is Dutch or English. Did they have no suspicion during the war?

H. E. H. (Barnet) thinks it is not worth while to have children so long as clerks are paid only 25s. a week. But they might grow up to be Cabinet Ministers or racing tipsters.

A. McK. (Glasgow) traverses the idea that we came to this planet without our consent. He asks: "What evidence can you produce that there has not been in the past frantic appeals on our part to be allowed to come here? It is all, of course, obliterated from our memories. When we were developing we lived like a fish." Evidently the origin of thirst.

"AN INQUIRER" writes:—"May I ask is it right for my tythe to be rose one third?" As he does not even mention the parish, we give up the conundrum.

H. P. (Holland Park).—If it is true that no female prisoners in Russia (criminal or political) escape violation by officials or Cossacks, there is some excuse for Nihilism. But we must leave the matter to the Duma.

C. S. says "Everyone knows that most French and Yankee juries are composed of criminal lunatics." Some English ones are not much better.

"CLARIONETTE" writes: "A blacksmith without capital wants to knows the truth about Canada." Can he also black boots?

J. B. E. (Glasgow) dislikes our sneering at the Holy Willies of his town, and says: "Poor devils! It pleases them; why interfere with their pleasure?" Yes, but why interfere with ours if we like whipping them?

J. W. (London, N.) relates a characteristic little incident on the City and South London Railway. Having passed two boys who were skylarking on the platform, he was presently pursued by one of them, who remarked to his companion, "Blimy, you have ter run after them now for their ——tickets." Officials evidently begin early nowadays.

E. N. (Dover) says our voice is that of one crying in the wilderness. But it is really not quite so dusty. She sends us a three-leaved shamrock, which has been somewhat damaged in the post, and informs us that our Second Editor was once her father when she lived at the Madonna. Jim Crow will have to look to his laurels, if not to his parentage.

A. D. (London, N.).—We are afraid we cannot give £5 notes to everybody who tells us we are the only Christian disciple remaining on earth. The market price of flattery has gone down lately.

"BOC" (Manchester).—We have so many complaints about photographers that we fear they must be very unbusinesslike people. But why pay anybody in advance?

"A CONSTANT READER" must not expect us to endorse anonymous charges against infirmaries, but we are always willing to investigate.

BUCKSHOT (Wavertree).—The last day upon which Mr. Bottomley was entitled to sit, and vote, in the House of Commons was May 15th.

"BOTTOMLESS PIT" (Glamorgan).—You will understand it all very shortly. Your friend is not affected by the Shops Act.

G. R. E. (Lewisham Road).—There is certainly a grievance when a friendly society receives contributions for sixty years and then reduces pensions, but perhaps there was not enough left to go round at the old rate.

In these days, when "keeping fit" becomes from a business point of view quite a serious matter, such a remarkable plan as is outlined in the announcement of the Sandow Grip Dumb-bell Company should attract more than cursory attention. The public is familiar with the Sandow Grip Dumb-bell, that wonderful little invention the use of which in the manner Mr. Sandow prescribes has such distinct health and strength creating advantage. The proprietors in their announcement state that they are prepared to encourage every man, woman or young person to emulate Mr. Sandow's splendid stamina and physique and to keep well, by sending a pair of the Grip Dumb-bells for seven days' free trial together with one month's initiatory course of exercises prepared by Mr. Sandow himself, suitable for all ages. The recipient is in no way under any obligation to purchase the dumb-bells unless he or she feels that their use has a distinct advantage in toning up the whole system and then their small cost may be paid by still smaller monthly payments.

"Can you Hit the Bull's-Eye?"—See page 714.

Brainine Recharges All Impaired Nerves, Imparting New Energy.

BRAININE—The Great Tonic for "Nerves."
BRAININE—Free from strychnine or any other poisonous drug.
BRAININE—Goes straight to the Brain.
BRAININE—The need of every Worker.
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A STRIKING TESTIMONIAL.

MR. HORATIO BOTTOMLEY says, "I derived much benefit from BRAININE during my recent illness."

1/1½ *Brainine* 2/9

Is sold in Tubes, at 1/1½ and 2/9, and can be obtained at all Boots "The Cash" Chemists branches, Taylor's Drug Stores, etc., or your local chemists can obtain it for you. If, however, you have any difficulty in procuring a supply, fill in this order-form and post direct to us with remittance for 1/1½ or 2/9; the latter contains three times the quantity.

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To THE BRAININE COMPANY,
2, Marsham Street, Westminster, London, S.W.

Please forward me a supply of Brainine for which I enclose P.O. for 1/1½ or 2/9.

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Address (in full).....

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State whether Mr. Mrs. or Miss.....

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EVIE GREENE'S
GREAT SONG
(Words and Music)

Do You Remember the Last Waltz ?

MRS. BULL

NOW ON SALE
At all Newsagents and Bookstalls.

BUY IT TO-DAY
and avoid disappointment.

ONE PENNY.

OUR GREAT COMPETITION.

CAN YOU HIT THE BULL'S EYE?

PRELIMINARY TRIAL.

We have instituted what we believe will be a very popular competition, in which all may join, consisting of

HITTING THE BULL'S EYE,

and we hope as soon as the competition is in working order to be able to award prizes amounting to

£500 PER WEEK,

and later on, as the number of entries increases, to raise the amount to

£1,000 PER WEEK.

In the meantime, we have decided upon an Experimental Co-operative Scheme under which Competitors shall provide a Fund, THE WHOLE OF WHICH—FREE OF ANY DEDUCTION FOR EXPENSES—*will be distributed as follows :—*

1st PRIZE, 25 per cent.;

2nd PRIZE, 15 per cent.;

3rd PRIZE, 10 per cent.;

And Fifty Prizes of 1 per cent. for the best attempts to

HIT THE BULL'S EYE.

The competition consists in completing any one of the unfinished Bull's Eyes appearing below. The answers must be crisp and to the point, and the prizes will be awarded to those readers who, in the judgment of the Editor—whose decision is to be absolutely final—hit the Bull's Eye in the clearest and sharpest form. The other Bull's Eyes will guide them as to the style they should adopt, and the finishing of the incomplete ones should afford much amusement and, at the same time, instruction.

All Bull's Eyes must be sent in on the form on this page, and a postal order for 6d. must accompany each coupon. Postal orders must be made payable to JOHN BULL *and crossed "& Co." Competitors sending more than one Coupon may enclose one Postal Order for the full amount to cover the whole of the Coupons, at the rate of 6d. for each Coupon. Write your name and address on the back of the Postal Order, and also put the number of the Postal Order on the Coupon. Coupon will be found on this page. Not more than* TWO *attempts may appear on any* ONE COUPON *and the Sixpence covers the entrance fee of both. Any Bull's Eye may be varied any number of times.*

The Bull's Eyes selected for the Competition are numbered, and it is not necessary to repeat the printed portion of the lines, as long as the numbers are mentioned on the coupons.

We wish it to be understood that the prizes will be awarded strictly on MERIT *and without any regard to the population of towns, or any other ulterior consideration. Competitors, however, should bear in mind that* NOVELTY *is an important consideration in selecting the successful Bull's Eyes.*

BULL'S EYES.

1. Although Mr. Bottomley has retired, he will not be . . . .

"Flies are great travellers," says an authority. No wonder they have so many ticklers.

A barber in Rome advertises that he will shave free of charge all soldiers returning from Tripoli. Many there have had the charge first, and the close shave afterwards.

The price of quinine has greatly increased. It has been dear to sufferers for years.

"Character in Hair," says a heading. The ginger variety is easily read.

2. Mr. Grahame-White, the airman, is to be married. We presume that the ceremony will . . . .

The tailors' strike is over. The workers have had to un-picket.

Mr. F. E. Smith describes the Disestablishment Bill as a naked appeal. It is certainly disturbing the Cloth.

"New National Spirit Wanted," says a heading. Isn't whisky good enough?

3. The Ladies' Gallery at the House of Commons is now open again. The Suffragettes will . . . .

"Actors paid by the yard," we read. Many are paid by the feet.

A police court for women only has been established in San Francisco. We understand they like courting with the men best.

"The education of to-day provides no instruction in love-making," says a contemporary. Our experience is that it needs no teaching.

RESULT OF COMPETITION NO. 6.

This week we have decided to apportion the £50 prizes among the undermentioned competitors with respect to the termination of the following Bull's Eyes printed in *italics*. The first and second prizes are divided between MR. E. E. WYLDE, Mill Cottage, Brightlingsea, Essex, and MR. F. STEELE, 26, Wiltshire Road, Loughborough, for: "A son has been born to Mr. Rupert Guinness. We presume he will be known as *Iveason* and *Little Iveason (Iveagh's son)*."

The third prize is awarded to—
MISS JESSIE HALL, Overdale, Western Elms, Reading, for: "'There is not much money in music,' says Sir Henry J. Wood, but there is *always* TIN *in Concer*TINA."

The following competitors are awarded prizes of 10s. each :—

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Not more than 12 *words.* _____

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LONDON READERS—

See important announcement on page 685.

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Drayton Road, Harlesden
Dunsford Road, Wimbledon Park.
The Avenue, Chingford.
Maud Street, Rhyl,
and Elsewhere.

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THE DRAWING ROOMS

include a very fine Chesterfield suite, upholstered in silk, most elaborate, £25; another Chesterfield suite in silk tapestry, £12 15s.; Satinwood finish Drawing Room suite, £8 15s.; large size 6 ft. Chesterfield and 2 easy chairs to match, £15 15s.; a Satinwood finish Cabinet, 8 guineas; Vernis Marten Cabinet, 14 guineas; Buhl Cabinet, £12 10s.; very pretty Boudoir Suite, 4 guineas; another, 6 guineas; 6 Chesterfields with adjustable ends, covered in art tapestry, £3 10s. each; 10 easy chairs, 25s. each; 25 Occasional Chairs, 6s. 6d. each; Occasional tables, from 20s. each; Satinwood decorated centre table, £2 5s.; Satinwood decorated China Cabinet, 13 guineas; Satinwood decorated Overmantel, £3 5s.; Gilt Drawing Room suite, 14 guineas; an all brass Fender Suite, 4 guineas; 6 Gilt chairs, 15s. each; 3 Gilt Berger chairs, covered in silk, 10 guineas each; Baby Grand Piano, 40 guineas; pair 9 light Candelabra, 7 guineas; 3 gilt suites covered in French silk, £8 10s. each; Curio Table, 30s.; 6 White enamelled Overmantels, 18s. 6d. each; 4 Axminster carpets, with borders, about 11ft. by 14 ft., £7 10s. each; several other Axminster and Velvet Pile carpets; large quantity of Sheffield plate and silver; also table linen, bed linen, draperies, etc., etc.

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RACING NOTES.

By W. LOTINGA.

["*Larry Lynx*" *of* THE PEOPLE, "*Double U. L.*" *of* LOTINGA'S WEEKLY, *and* "*Maggie*" *of* THE GLOBE.]

Prophetic.

A busy Whit-week finishes with Manchester and Lingfield. This afternoon, in the north

KEMPNOUGH

will win one of his races, while PITMASTON may prove his home form correct, at last, in the Beaufort Handicap, in which the danger is GALLBOT, who may, however, have competed previously. Friday's Cup ought to go to whichever represents Lambton's stable, probably the bottom-weight,

DONNITHORNE,

who ran fairly in the Jubilee; while on Saturday BORROW may be first in lieu of second in the Salford Borough Handicap, the danger being WRACK.

Lingfield provides a more tempting betting card, as, for instance, upon KNIGHT OF TREDENNIS in the Maiden Plate, and particularly

GALA TWEED,

who could not be better weighted than in the High Class Selling Handicap. Saturday's prospective "good things" appear to be MOUNTAIN CHIEF in the Eden Handicap, GRAYLING IV., if he has not already competed for the Grange Handicap, and GIRL OF THE WEST, who possesses an undeniable chance in the Ford Manor Handicap.

DERBY SWEEPSTAKES.

WARNING TO THE PUBLIC—A GENUINE DRAW DESCRIBED.

By OUR SPECIAL COMMISSIONER.

If any evidence were wanting that the British public are a sport-loving people, and that they will have a gamble, in spite of grandmotherly legislation, I have found it here in Switzerland. The mail bags containing coupons and postal orders addressed to different Turf Commission agents were a revelation to me—and later on many of the senders will have a revelation, too. I saw hundreds of letters taken away from the post office by men whom I know to be thieves. A couple of years ago Holland was the happy hunting-ground of this fraternity, but they fouled their own nest—so much so that at last the Dutchmen could not put up with their conduct, and in consequence they got kicked out of the country, bag and baggage. But even thieves and blackguards must live somewhere, so they migrated to Switzerland. Now the profession of a "Turf Commission Agent" is just as honourable, if conducted in a straightforward manner, as any other, and the pity of the clean sweep from Holland and the position in Switzerland to-day is that the genuine firms have to suffer for the misdeeds of the fraudulent ones. I am, however, giving special attention to this matter, and am glad to say that I am receiving the hearty co-operation of the Swiss Government officials. The difficulty is that if the authorities prohibit the business entirely, then they not only injure their own revenue, but also inflict a great injustice upon the straight "Turf Commission Agent." Never has there been such a demand for these "Sweepstakes." England is flooded with circulars, and the irony of the whole affair is that our postal authorities, while carrying these documents, leave another country to reap the revenue benefit.

Almost every one of the Sweepstake firms sets forth on its circulars in bold type "The Press are invited to investigate our methods of business and be present at the draw."

Upon reading this invitation I wrote a polite letter to at least a dozen firms, intimating my desire to be present at their draws. I was not surprised when I failed to receive a reply, courteous or otherwise, from more than a couple of them. I shall have something very trenchant to say about some of them in another article. In the meantime I give an account of one firm's statement which proved to be absolutely correct. I refer to H. Diamond, of Lucerne.

My reference to this firm must not be taken in the light of an absolute certificate. But knowing the British public as I do, my object is to keep them off the wrong 'uns by letting them know what I have seen myself.

A BONA FIDE DRAW.

Diamond sent out tickets for a £1,500 sweepstake. Some of these his agent posted in England: the police captured him, and he was fined £25, which his principal paid. Without specifying the minor prizes guaranteed by this firm, I may mention that the first was to be one of £500; the second £100; and the third £50. I called upon him on my arrival, which was on the day previous to the drawing. The last day for posting the tickets from this country was May 18th. His clerks were seated at tables, with a responsible person at the head of each. The letters were in process of being counted, checked, and done up in bundles of ten. Three sides of each envelope were cut open; then it was laid flat on the table. By this method it was impossible to leave anything inside. The counterfoils were carefully examined and compared with the cash. Each clerk had four trays in front of him. Postal orders were placed in one, loose postage stamps in another, the third was for the counterfoil tickets, and the fourth for the sheets of names for sending out the result of the draw.

I was present at the actual draw, which commenced at 2 o'clock on the afternoon of May 21st, and did not terminate until 9.45 p.m.; and I must say it was about the most tedious eight hours that I ever spent in my life. Two lottery wheels were used—they resembled the ordinary knife-cleaning machine. In one of them were 450 small hollow tubes of metal, with screw tops. Two hundred contained typed slips, each bearing the name of a horse entered for the Derby, and in the remaining 250 were similar slips with the word "consolation." The other wheel contained the counterfoils of the tickets which had been paid for.

The drawing was witnessed, in addition to myself, by three representatives of the subscribers, and also a public journalist. The actual "draw" was performed by two little Swiss girls of about seven years of age, while the turning of the wheels was undertaken by representatives of subscribers. First a screwed tube was drawn; then a counterfoil. Then the tube was unscrewed, and whatever was on the typewritten slip was called out. This was committed to paper, and immediately following, the number, name and address on the counterfoil which had been drawn from the second machine was called out, and that also was plainly written opposite the draw. This process continued until the whole 450 were drawn. I may say that I took a note of all the results and intend to verify them with the published list of winners later on.

To make the explanation clearer, I will give one illustration. The name "Pintadeau" was called out by the person in charge of one wheel, and immediately the one in charge of the other took from the little girl's hand the slip she had drawn and called out the number "1,109,885," and the name of the person who had purchased the ticket. In the event of the King's horse winning the Derby, the holder of that ticket will receive £500. If it runs second he will receive £100, and if third, £50. If it runs anywhere in the first eight the ticket-holder will be given a week's holiday in Switzerland, with all expenses paid, and, in addition, a £5 note to spend as he pleases.

I am assured by Mr. Diamond that some days before the Derby is run a full printed result of the draw will be posted to subscribers. So much for Diamond's Sweep. That the draw was genuine I have not the slightest doubt, and if any prize-winner does not receive his money he should write to me.

Next week I hope to give an account of a different kind of Sweepstake. Diamond's is a "guaranteed" one; therefore it is more or less a pure gamble on his part. The next I shall describe is a "percentage" one—that is, the organiser divides the pool, less a percentage for himself. We shall see how that works out!

London Readers—
See important announcement on page 685.

"Can you Hit the Bull's-Eye?"—*See page 714.*

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The following claim has been received for our issue of April 20th:—

JNO. BROWN, 158, Merry Street, Motherwell. No. 355380. April 20th.

The following are the fifty numbers for our issue of May 4th:—

1508	164387	341169	506809	661801
19037	183069	376546	530915	675673
39443	192342	37732	548263	690073
53622	205643	390001	558403	701000
73296	206583	415889	570255	707573
83324	221487	433089	587979	745443
99921	245939	446866	591801	796512
120810	267477	469115	608624	797613
147838	307014	479809	638835	797629
156356	323591	496529	648392	798222

THE FIFTY NUMBERS IN RESPECT OF THIS WEEK WILL BE ANNOUNCED IN OUR ISSUE DATED JUNE 29TH (PUBLISHED JUNE 27TH, 1912.)

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